State of Illinois BOX 238 LOAN #5740

Mortgage

#131:4236765-703

This Indenture, Made this

3RD

day of.

APRIL

19.86, between

DANIEL W. LATIMER AND JOYCE C. LATIMER, HIS WIFE JAMES F. MESSINGER & CO., INC.

a corporation organized and existing under the laws of Mortgagee.

Mortgagor, and

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 SIXTY THOUSAND TWO HUNDRED AND NO/100-----

Dollars (\$ 60,200,00--> payable with interest at the rate of NINE AND per centum (%) per annum on the unpaid balance until paid; and made payable to the order of the Nortgagee at its office in OAK LAWN, ILLINOIS. or at such other place as the tol ler may designate in writing, and delivered; the said principal and interest being payable in monthly in-on the first day of JUNE 1986, and a like sum of 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

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 and the State of Illinois, to wit:

LOT 10 IN BLOCK 4 IN W. F. KAISER AND COMPANY S ARCADIA PARK SUBDIVISION OF THE SOUTH WEST 1/4 OF THE NORTH WEST 1/4 OF SECTION 20, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PERMANENT TAX NUMBER: 16-20-115-030

1424 SOUTH CUYLER BERWYN, ILLINOIS 60402

THIS DOCUMENT WAS PREPARED BY: KAREN A. STANISLAVSKI JAMES P. MESSINGER & CO., INC. 10939 SOUTH CICERO AVENUE OAK LAWN, ILLINOIS 60453

Together with all and singular the tenements, hereditaments and appurtenances 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, a 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, title, and interest of the said Mortgagor 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 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.

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.

This form is used in connection with mortgages insured under the one- to four-family programs of the National Housing Act which provide for periodic Mortgage insurance Premium payments.

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All insurance shall be carried in companies approved by the Mortgagee and the policies and renewals thereof shall be held by the Mortgagee and have attached thereto loss payable clauses in favor of and in form acceptable to the Mortgagee. In event of loss Mortgagor will give immediate notice by mail to the Mortgagee, who may make proof of loss if not made promptly by Mortgagor, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to the Mortgagee instead of to the Mortgagor and the Mortgagee jointly, and the insurance proceeds, or any part thereof, may be applied by the Mortgagee at its option either 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 extinguishment of the indebtedness secured hereby, all right, title and interest of the Mortgagor in and to any insurance policies then in force shall pass to the parchaser or grantee.

That if the premises, or any part thereof, be condemned under any power of eminent dom in or acquired for a public use, the damages, proceeds, and the consideration for such acquisition, to the extent of the full amount of indeptedness upon this Mortgage, and the Note secured hereby remaining unpaid, are hereby assigned by the Mortgagor to the Mortgagee and shall be paid forthwith to the Mortgagee to be applied by it on account of the indebtedness secured hereby, whether due or not.

The Mortgagor further agrees that should this mo. (ga) e and the note secured hereby not be eligible for insurance under the National Housing Act within NINETY (90) days from the date hereof) written statement of any officer of the Department of Housing and Urban Development or authorized agent of the Secretary of Housing and Urban Development dated subsequent to the NINETY (90) days' time from the date of this mortgage, declining to insure said note and this mortgage, being deemed conclusive proof of such ineligibility), the Mortgagee or the holder of the note may, at its option, declare 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 stipulated, then the whole of said principal sum remaining unpaid together with accrued interest thereon, shall, at the election of the Mortgagee, without notice, become immediately due and payable.

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 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 Mortgagee in possession of the premises, 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 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 there shall be included in any decree foreclosing this mortgige 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 stenogre, hers' fees, outlays for documentary evidence and
cost of said abstract and examination of title; (2) all the moneys
advanced by the Montgagee, if any, for the purpose authorized in
the mortgage with interest on such advances at the fate set forth
in the note secured neight, from the time such advances are
made; (3) all the accrured interest remaining unpaid on the indebtedness hereby secured, (* all the said principal money remaining unpaid. The overplut of the proceeds of sale, if any,
shall then be paid to the Mortgagor.

If Mortgagor shall pay said note a 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 him (30) days after written demand therefor by Mortgagor, execute the lease 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 hereia 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.

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of this persept and all payments to be made under the note (c) will be auteure mentioned in the two preceding subsections

special assessments; and

Mortages in trust to pay said ground rents, premiums, taxes and and assessments will become delinquent; such sums to be held by therefor divided by the number of months to clapse before one month prior to the date when such ground rents, premiums, taxes bing valentie in ertiffe Moragages less all sums already paid -qorq bagagriom shi no sub tren cinenesses bin saxal land (tru other hazard insurance covering the mortgaged propthe premiums that will next become due and payable on policies (b) A sum equal to the ground rents, if any, next due, plus

delinquencies or prepayments;

belence due on the note computed without taking into account [VI2] of one-ball (I/2) per centum of the average outstanding premium) which shall be in an amount equal to one-twelfth ni a monthly charge (in lieu of a mortgage insurance

war we held by the Secretary of Housing and Urban Develop-(11) It and so long as said note of even date and this instruct es musuqeq suq applicable Regulations thereunder; or and Urban Development pursuant to the National Housing bolder, with funds to pay such premium to the Secretary of Housmortgage insurance premium; in order to provide such pends of the holder ones(1) month prior to its due date the antional Housing Act, an amount sufficient to accumulate in the ment are insured or are reinsured under the provisions of the Na-

(1) It and so long as said note of even date and this instruby the Secretary of Housing and Urban Development, as follows; charge (in lieu of a mortgage insurance premium) if they are held ment and the note secured hereby are insured, or a monthly -united ito pay the next mortgage insurance premium if this instru-

(a) An amount sufficient to provide the holder hereof with

that day of each month until the said note is fully paid, no mared hereby the Mortgagor will pay to the Mortga ee, on the of principal and interest payable under the terms of the note Later together with and in addition to, the mor hly payments

on any installment due date.

That privilege is reserved to pay the debt in whole, or in part,

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And the said Mortgagor furner Cyenants and agrees as

premises or any part there it to ratisfy the same. ment, or lien so contested and the sale of forfeiture of the said mentaling operate to forent the collection of the tax, assessproceedings to 121/in a court of competent jurisdiction, Taith contest the sene of the validity thereof by appropriate boog m. ,lisher to segino Morigagor shall, in good permises described herein or any part thereof or the improveatt reminer, assessment, or tax lien upon or against the mail not be required not shall it have the right to pay, discharge, mortgage to the contrary notwithstanding), that the Mortgagee It is expressly provided however (all other provisions of this

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preside of the sale of the mortgaged premises, if not otherwise tional indebtedness, secured by this mortgage, to be paid out of state moreys so paid of expended shall become so much addiit may deem necessary for the proper preservation thereof, and medicipative the property herein mortgaged as in its discretion ate and mountaine premiums, when due, and may make and premises in good repair, the Morigages may pay such taxes, then that for taxes or essessments on said premises, or to keep The state of the vertical or peshect of the Mortgagor to make

sion for payment of which has not been made hereinbefore. pay prompily, when due, any premiums on such insurance provililw bins sagagrofd saft vo beniuper se vann as aboires dous 103 other hazards, casualties and contingencies in such amounts and from time to time by the Mortgagee against loss by fire and erected on the mortgaged property, insured as may be required That he will keep the improvements now existing or hereafter

become due for the use of the premises hereinabove described. the tents, issues, and profits now due or which may herestier aforesaid the Mortgagor does hereby assign to the Mortgagee all And as additional security for the payment of the indebtedness

been made under subsection (a) of the preceding paragraph. note and shall properly adjust any payments which shall have against the amount of principal then remaining unpaid under said under subsection (b) of the preceding paragraph as a credit acquired, the balance then remaining unit a funds accumulated ment of such proceedings or at the time the property is otherwise hereby, or if the Mortgages, as are the property otherwise after declault, the Mortgages thall apple, at the time of the commenceof this mortgage resulting at a public sale of the premises covered ettolstvorg shin to yna tabini tinalab ... o fillada arbett ili dgarganag cumulated under the providons of subsection (b) of the preceding Development, and (my balance remaining in the funds ac-

become obligated to reay to the Secretary of Housing and Urban tion (a) of the receding paragraph which the Mortgagee has not the Morigagor all payments made under the provisions of subsecto minocoa adit of these passiberdabili fossi to minor as an griting deb. or net l'represented thereby, the Mortgagee shall, in comof the note secured hereby, full payment of the entire in-

coall tender to the Mortgagee, in accordance with the provisions is surance premiums shall be due. If at any time the Mortgagot date when payment of such ground rents, taxes, assessments, or amount necessary to make up the deficiency, on or before the and payable, then the Morigagor shall pay to the Morigagee any premiums, as the case may be, when the same shall become due to pay ground rents, taxes, and assessments, or insurance subsection (b) of the preceding paragraph shall not be sufficient however, the monthly payments made by the Mortgagor under made by the Mortgagor, or refunded to the Mortgagor. If, of the Mortgagor, shall be credited on subsequent payments to be the case may be such excess, if the loan is current, at the option ground rents, taxes, and assessments, or insurance premiums, as amount of the payments actually made by the Mortgagee for subsection (b) of the preceding paragraph shall exceed the

expense involved in handling delinquent payments. ment more than lifteen (15) days in arrears, to cover the extra not to exceed four cents (4") for each dollar (12) for each payunder this mortgage. The Mortgagee may collect a "late charge" due date of the next such payment, constitute an event of default payment shall, unless made good by the Mortgagor prior to the Any deficiency in the amount of any such aggregate monthly

If the total of the payments made by the Mongagor under

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(III) Winterest con the note secured hereby; or parameter (III)

(II) ground rents, if any, taxes special assessments, fire, and

Burgar out the gradual March as a charge (in lieu of mortgage insurance premium), saithe case may Secretary of Housing and Urban Development, or monthly ! (I) premium charges under the contract of insurance with the

the order set forth: payment to be apiled by the Mortgages to the following items in secured hereby shall be added together and the sagregate amount thereby shall be sadded by the Merigagor seath month in a single

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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

DANIEL W. LATIMER AND JOYCE C. LATIMER, HIS WIFE

MORTGAGOR, AND, JAMES F. MESSINGER & CO., INC.

MORTGAGEE, DATED APRIL 3, 1986 nevises said Mortgage as follows:

1. 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 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 prenums that will next become due and payable on policies of fire
 and other hazard insurance covering the mortgaged property, plus
 tage, 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 late 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 Poingagor each month in a single payment to be applied by the Mortgagea to the following items in the order set forth:
 - (I) ground rents, if any, taxes, special assessments, fire, and other hazard ir surance premiums;
 - (II) interest on the note secured hereby; and
 - (III) amortization of 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 subjection (a) of the preceding paragraph shall exceed the amount of the payments actually made by the Mortgagee for ground rents, taxes, and assessments, or incurance 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 month() 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. 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.

2. 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 due to the Mortgagee's failure to remit the mortgage insurance premium to the Department of Housing and Urban Development.

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

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