### State of Illinois

131-434 0799 748

This Indenture, Made this

16th

April

, 1986 , between

Patrick D. Hudson, a bachelor and Lorraine D. Ford, a spinster Donald Webber Mortgage Company, Inc.

, Mortgagor, and

a corporation organized and existing under the laws of the State of INDIANA and authorized to do business in Mortgagee. the State of ILLINOIS

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 Forty Thousand Seven Hundred Forty One And No/100-----

(5 40,741.00) payable with interest at the rate of Ten & one per centum (10-1/2 %) per annum on the unpaid balance until paid, and made payable to the order of the Mortgagee at its office in Highland, Indiana or at such other place as the bolder may designate in writing, and delivered; the said principal and interest being payable in monthly installments of Three Hundred Seventy Two And 67/100------ Dollars (\$ 372.67 , 1986, and a like sum of the first day of each and every month thereafter until the note is fully on the first day of June paid, 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.

Now, therefore, the said Mortgagor, for the better siculing 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 18 and the South 20 feet of Lot 19 in Block 37 in H. W. Elmore's Kedzie Avenue Ridge, being a Subdivision of the Northeast 1/4 and the Southeast 1/4 of Section 23, Township 36 North, Range 13, East of the Third Principal Meridian, South of the Indian Boundary Line, in Cook County, Illinois

Together with all and singular the tenements, hereditaments and appurtenances thereunto belonging, and the rent; issues, and profits thereof; and all apparatus and fixtures of every kind for the purpose of supplying or distributing heat, light, water, or ruw ir, 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 lieu 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-femily 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 pur haser or grantee.

That if the premises, or ear part thereof, be condemned under any power of eminent domain, or acquired for a public use, the damages, proceeds, and the consideration for such acquisition, to the extent of the full amount of incretedness 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 no.

The Mortgagor further agrees that should this mortgage and the note secured hereby not be eligible for insurance mores the National Housing Act within Sixty 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 Same 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 deeree foreclosing this mortgage.

And there shall be included in any decree foreclosing this mortage 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 abcract 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; (3) all the said principal money remaining unpaid. The overplus of the proceeds of sale, if any, shall then be paid to the Mortga or:

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 to is conveyance shall be null and void and Mortgagee will, within thirty (30) days after written demand therefor by Mortgagor, execute a clease 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.

charge (in licu of mortgage insurance premium), as the case may Secretary of Housing and Urban Development, of monthly (I) premium charges under the contract of insurance with the the order set forth: payment to be aplied by the Mortgagee to the following items in scoured hereby shall be added logether and the aggregate amount

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

other hazard insurance premiums; was a signal

(IV) amortization of the principal of the said note; and ((II) interest on the note secured hereby;

payment shall, unless made good by the Mortgagor prior to the Any deficiency in the amount of any such aggregate monthly Hilly fid to mile (V) late charges.

expense involved in handling delinquent payments. mentemore than illiteen (55) days in attents, to cover the extra notito exceed four cents (4) for each dollar (1) for each payunder, this mortgage. The Mortgageening collect at the charge due date of the next such payment, constitute an event of defaul

and payable, then the Mortgagor shall pay to the Mortgagee 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 undermade 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 If the total of the payments made by the Mortgagor under

asurance premiums shall be due. If at any time the Mortgagor date when payment of such ground rents, taxes, assessments, or amount necessary to make up the deficiency, on or before the

snoisivory, to the Mortgagee, in accordance with the provisions

tion (a) of the preceding paragraph which the Mortgagee has not the Mortgreot ill payments made under the provisions of subsecof the intersecuted hereby, full payment of the entire in-debted to pure secuted thereby, the Mortgages shall, in com-puting the mobile of such indebtedness, credit to the account of

ment of such proceedings of at the time the property is otherwise default, the Mortgagee shall apply of the time of the commenceshereby, for if the Mortgagee actuals the property otherwise after of this mortgage resulting at a public sale of the premises covered paragraph. If there shall has a default under any of the provisions cumulated under the provisions of subsection (b) of the preceding become obligated to the Secretary of Housing and Urban

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 p us, aph as a credit acquired, the balance then remaining is the funds accumulated

aforesaid the Mortgagor does hereby assign to the Mortgagee all And us additional security for the payment of the indebtedness been made under subsection (a) of the preceding paragraph.

That he will keep the improvements now existing or hereafter become due for the use of the premises hereinabove described.

the rents, issues, and profits now due or which may hereafter

sion for payment of which has not been made hereinbefore. pay promptly, when due, any premiums on such insurance provifor such periods as may be required by the Mortgagee and will other hazards, casualties and contingencies in such amounts and from time to time by the Mortgagee against loss by fire and crected on the mortgaged property, insured as may be required

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of this paragraph and all payments to be made under the note (c) All payments mentioned in the two preceding subsections

Mongagee in trust to pay said ground rents, premiums, taxes and suggestements will pecome delinquent, such sums to be held by month prior to the date when such ground rents, premiums, taxes therefor divided by the number of months to elapse before one erty (all as catimated by the Mortgagee) less all sums already paid erty plus taxes and assessments next due on the mortgaged prop-

of the and 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; selence due on the note computed without taking into account

(1/12) of one-half (1/2) per centum of the average outstanding

(II) If and so long as said note of even date and this instru-

and Urban Development pursuant to the National Housing

below with thands to pay such premium to the Secretary of Hous-

Act as amended and applicable Regulations thereunder, or

dual mortgage maurance premium, in order to provide such hands of the holder one (1) month prior to its due date the an-

Housing Act, an amount sufficient to accumulate in the

ment are insured or are reinsured under the provisions of the Ma-

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by 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

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first; day of each month until the said note is fully paid, the

of principal and interest payable under the terms of the note

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That, together with, and in addition to, the monthly payments

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