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MORTGAGE

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

THIS INDENTURE, Made this 7TH day of JULY, 1986, between CARMEN R. SCALERO, DIVORCED & NOT SINCE REMARRIED, Mortgagor, and

DRAPER AND KRAMER, INCORPORATED a corporation organized and existing under the laws 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 EIGHTY ONE THOUSAND AND 00/100 Dollars (\$ 81,000.00)

payable with interest at the rate of TEN AND 00000/100000 per centum (10.000 %) per annum on the unpaid balance until paid, and made payable to the order of the Mortgagee at its office in CHICAGO, ILLINOIS 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 SEVEN HUNDRED ELEVEN AND 18/100 Dollars (\$ 711.18) on the first day of SEPTEMBER, 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 AUGUST, 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 to 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:

COOK COUNTY, ILLINOIS

JUL 11 AM 11:11

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13.00

SEE LEGAL RIDER ATTACHED

TAX IDENTIFICATION NUMBER:

02-15-406-006, 02-10-406-022, 02-10-406-017, 02-10-406-024

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, or power, and all plumbing and other fixtures, 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.

In case of the refusal or neglect of the Mortgagor to make such payments, or to satisfy any prior lien or incumbrance 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.

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70-50-0872

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TAX IDENTIFICATION NUMBER:
JOHN P. DAVEY
DRAWER AND KRAMER, INCORPORATED
34 WEST MONROE STREET
CHICAGO, ILLINOIS 60603

at _____ o'clock _____, and duly recorded in Book _____ of _____
County, Illinois, on the _____ day of _____ A.D. 19 _____
Filed for Record in the Recorder's Office of _____

DOC. NO. _____
GIVEN under my hand and Notarial Seal this _____ day _____ A.D. 19 _____
8th July 1936
Notary Public
CARMEN R. SCALERO, DIVORCED & NOT SINCE _____
and REMARRIED IS _____
person whose name _____
person and acknowledged that HE _____
law and voluntary act for the uses and purposes therein set forth, including the release and waiver of the right
of homestead.

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STATE OF ILLINOIS
COUNTY OF COOK

CARMEN R. SCALERO
[SEAL] [SEAL]
WITNESS the hand and seal of the Notary, the day and year first written.

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.

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.
AND THERE SHALL BE INCLUDED in any decree foreclosing this mortgage and be paid out of the pro-
ceeds 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 evi-
dence and cost of said abstract and examination of title; (2) all the moneys advanced by the Mortgagee, if any,
or the purpose authorized in the mortgage with interest on such advances at the rate set forth in the note se-
cured hereby, from the time each advance was made; (3) all the accrued interest remaining unpaid on the in-
debtedness 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 Mort-
gagee will, within thirty (30) days after written demand therefor by Mortgagee, execute a release or satisfaction
of this mortgage, and Mortgagee hereby waives the benefits of all statutes or laws which require the earlier ex-
ecution or delivery of such release or satisfaction by Mortgagee.

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, therefor 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 proceeding, 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.

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 Mort-
gagee, in its discretion, may: keep the said premises in good repair; pay such current or back taxes and assess-
ments 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 Mortgagee or others upon such terms and condi-
tions, 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 hereinafore described; and employ other persons and ex-
pend itself such amounts as are reasonably necessary to carry out the provisions of this paragraph.

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
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 re-
demption, and such rents, issues, and profits when collected may be applied toward the payment of the indebted-
ness, costs, taxes, insurance, and other items necessary for the protection and preservation of the property.

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UNIT 4-6 IN COUNTRY HOMES OF HAMILTON CREEK CONDOMINIUM AS DELINEATED
ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:
BEING THAT PART OF SOUTH EAST 1/4 OF SECTION 10, TOWNSHIP 42 NORTH,
RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN AND THAT PART OF NORTH
EAST 1/4 OF SECTION 15, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD
PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT "C" TO THE
DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 86145064 TOGETHER WITH
ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN COOK
COUNTY, ILLINOIS.

MORTGAGOR ALSO HEREBY GRANTS TO MORTGAGEE, ITS SUCCESSORS AND ASSIGNS, AS RIGHTS AND
EASEMENTS APPURTENANT TO THE ABOVE DESCRIBED REAL ESTATE, THE RIGHTS AND EASEMENTS
FOR THE BENEFIT OF SAID PROPERTY SET FORTH IN THE AFOREMENTIONED DECLARATION OF CON-
DOMINIUM.

THIS MORTGAGE IS SUBJECT TO ALL RIGHTS, EASEMENTS, RESTRICTIONS, CONDITIONS, COVENANTS
RESERVATIONS CONTAINED IN SAID DECLARATION THE SAME AS THOUGH THE PROVISIONS OF SAID
DECLARATION WERE RECITED AND STIPULATED AT LENGTH HEREIN.

Carmen R. Scalzo

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