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State of Illinois	millo	Hishing dat	rsd 9 6	Phila Cabo He.:	
			· · ·	131:44271	06-203
This Indenture, Made this	up tom	day of	July	or 91	, 19 86 , detween
Emerson Fair and Jeanet	te F. Fail, husband	and wife	8622	STON &	. Mortgagor, and
Donald Webber Mortgage (a corporation organized and existing Mortgage.	t under the laws of CNC	State of IND State of ILL		thorized to	do business i
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Witnesseth: That whereas the M					
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\$ 70,635.00 ()					Dollars
payable with interest at the rate of phyable to the order of the Morrag or at such other place as the bolder	ee at its office in Highli	and, Indiana			util prid, and made
stalments of Five Hundred Ni	nety Three And 94/.	100		Dollars (\$ 593.94
on the first day of August					
and second second stars, July	(2)15				
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under this mortage. The A BOX to exceed (our cases (47) BORN BORE LARE GEBERE (15) de cupense involved in handling det If the total of the payments made subsection (b) of the preceding purses AROUND OF LAR PRYMERY AND IN THE STORE Eround reads, latter, and anematics, or a the case may be, such excess, if the loan is a stand of the loan is of the Mortgagor, their be credited on subsection Bade by the Mortestor, or refunded to the Mort bonever, the montaneous to returned to the montaneous contractions while a second discover of the Mol Subsection (b) of the preceding paragraph that into AUCORCULAULI (U) UI LINE JA CORCULUIS JAN GUI GUI AUAU AUAU 10 pay ground remis, corce, and generative auau au 10 pay ground remis, corce, and generative auau au 10 pay ground remis, corce, and generative auau au 10 pay ground remis, corce auau au 10 pay ground remis, corce a 10 jag Brunne i talar tanar, and aneconstitut to take a talan and and aneconstitut to take a talan and an and an analy be where the tala to take talant and a tal Promessary as the case say by, when the second say by, when the second say by, when the second say by the second say by the second seco Amouni nooceany lo make up lbe deficiency, on or b AUDOUDAL DECIGNALY IU EDANC BU INC. UCINARIA, J. UNI U Cale when payment of such around results. (area unit in a shart ha shart ha shart if ar and sitted attend to ut Usic vice payment of sold stored vices (used and shall be doe. If at any time the M Advantance potentiation and the former of the advantance of the former of the advantance of the former of the form Land interview in the more secured bereby for payment of the course will use of the course of the co W Use none second interests into particular in the contract interests into the particular in the contract interests in the high second interests in the second interests in the second interest inte Source des representation (Derrery - Lite in Nort-Sauer - Manual -Points and the providence of the providence of the Morrish and the providence of the the montplace and particular line of the processing and the process of the proces of the process of the proce LOU /4/ OI LOU PROCIUS - TAURDOU WILLO LOU MORE AL become obligated to Day to Par Secretary of Housing and to be a secretary of Housing and U Development, and any balance realizing in the funds are runnilated under the remaining in the funds are interested under the remaining in the funds are Liveropancar, and any parameters in the interview of the provisions of posteriors interview on the provisions of the provision of the pro CUmulated under the provisions or sources (0) of the provisions of shares and a source of the provision of t Destruction of this montage resulting in a public sale of the provide state of the public sale of the provide solution of the provide sale of the provide solution of the prov Or tais morries or resonance in a policit set or lat processes of if the Morres are accessed accessed at the property of the property of the stands Dercoy, or is the mortality acquarts the property of the Mortality of the Mortality of the Mortality of the time of the time of the control o Unitable, the monthaged state apply, at the time of the proceedings of at the time to continue in the halows is then remaining in the famile and the other property is other with

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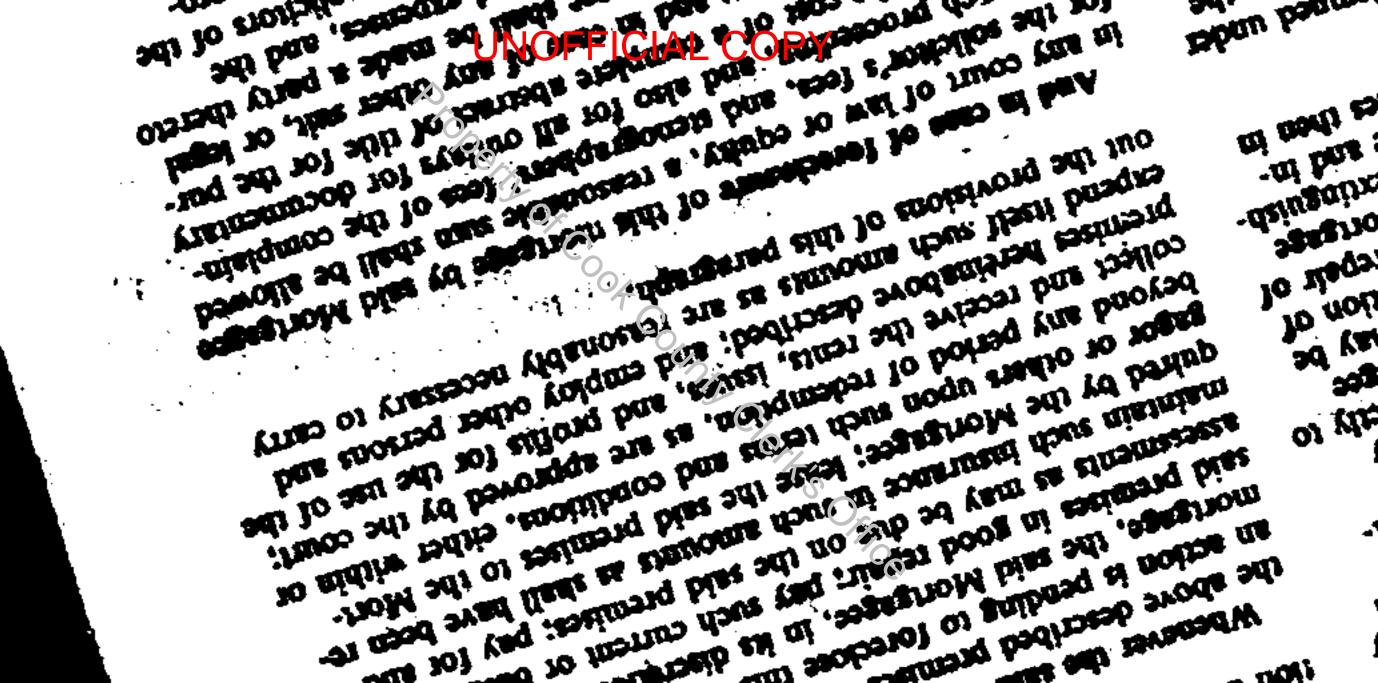
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secured hereby shall be added tegether and the aggregate sumoning thereof ahall be paid by the Mortgages cost month in a single \geq payment to be aplied by the Mortgages to the following items in payment to be aplied by the Mortgages to the following items in the order set forth:

1.1

(f) premium charges under the contract of insurance with the Secretury of Housing and Urban Development, or monthly charge (in lieu of mortgage insurance premium), as the case may be:

(II) ground rents, if any, taxes, special assessments, the, and other hazard insurance premiums;

(111) interest on the note secured hereby;

(iv) amortization of the principal of the said note; and

(V) late charges.

Any derictency in the amount of any tuch argumatic monthly payment shall, unless made good by the Mortgagor prior to the due date of the next such payment, constitute an event of default moter this mortgage. The Mortgagee may collect a "late charge" not to exceed four cents (4') for each dollar (51) for each payment more than fifteen (15) days in arrents, to cover the exitn expense involved in handling definquent payments.

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been made under subsection (a) of the preseding paragraph. pore and shall properly adjust any payments which that have against the amount of principal then remaining unpaid under said under subsection (b) of the preceding parts, aph as a credit sequired, the balance then remaining in the funds accumulated ment of such proceedings or at the time the property is otherwise defauit, the Mortgagee shall apply at the time of the commencehereby, or if the Mortgages activity, the property otherwise after of this mortgage resulting in a blic sale of the premises covered cumulated under the provisions of subsection (b) of the preceding paragraph. If there shall by a default under any of the provisions Development, and any balance remaining in the funds acbecome obligated in pay to the Secretary of Housing and Urban tion (a) of the presiding paragraph which the Mortgagee has not the Mortgi got all payments made under the provisions of subsecputing the derivation of such indebtedness, credit to the account of debicition represented thereby, the Mortgages thall, in com-of in mits secured hereby, full payment of the endire inshall reader to the Mortgagee, in accordance with the provisions assurance premiums shall be due. If at any time the Mortgagot tate when payment of such ground tents, taxes, assessments, or amount necessary to make up the deficiency, on or before the and payable, then the Mortgagor shall pay to the Mortgagor any premiums, as the case may be, when the same shall become due to pay ground reals, taxes, and assessments, or insurance subsection (b) of the necessing paragraph shall not be sufficient however, the mouthly 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 It the total of the payments made by the Mortgagor under

And as additional accurity for the payment of the indebicances adoresaid the Mortgagor does hereby assign to the Mortgages all the rents, insues, and profits now dae or which may hereafter become due for the use of the premises hereinabove described.

That he will keep the indict somethe now existing or hereafter erected on the mortanged property, insufed as may be required from time to time by the Mortangee against lots by the and other hazards, casualties and creatingencies in such amounts and for such periods as may be required by the Mortangee and will pay promptly, when due, any premiums on such insurance provision for periods as may be required by the Mortangee and will pay promptly, when due, any premiums on such insurance provision for payment of which has not been made hereinbefore.

> It is equessly provided, however (all other provisions of this mortage to the contrary notwitostanding), that the Mortanger shall not be required not shall it have the right to pay, discharge. Or remove any tax, assessment, or tax lien upon or against the memis situated thereon, so long as the Mortageor shall, in good faith, contest the upe or the validity thereof or the improvement, or tien so contexed and the sale of fortgagor shall, in good which shall operate to garvent the collection of the tax, assessment, or lien so contexed and the sale or forteiture of the tax, which shall operate to garvent the collection of the tax, assessment, or lien so contexed and the sale or forteiture of the tax, assess-

And the said Mortgagor further covenants and agrees as follows:

That privilege is reserved to pay the delot in whole, or in part, on any installment due date.

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

(a) An amount sufficient to provide the holder hereof with funds to pay the next mortgage insurance premium if this instrument and the note secured hereby are insured, or a monthly charge (in lieu of a mortgage insurance premium) if they are held by the Secretary of Housing and Urban Development, as follows:

(1) It and so long as said note of even date and this instrument are instruct or are reinstanted under the provisions of the Narional Housing Act, an amount sufficient to accumulate in the mual mortgage insurance one (1) month prior to its due date the annual mortgage insurance premium to the Secretary of Housbolder with fands to pay such premium to the Secretary of Housing and Urban Development pursuant to the National Housing Act, as amonded, and applicable Regulations theremder; or (1). If that so long as said note of even theremder; or

Act, at attratued, and apprease reguntons intrustenest, or (ii) If and so long as said note of even date and this instrument, a monthly charge (in lieu of a mortgage insurance ment, a monthly charge (in lieu of a mortgage insurance premium) which shall be in an amount equal to one-twelfth premium) which shall be in an amount equal to one-twelfth premium) and its note computed without taking into account (1/13) of one-ball (1/2) per centum of the average outstanding balance doe on the note computed without taking into account definqueries or prepayments;

(b) A sum equal to the ground rents, if any, next due, plus the premiums that will next become due and payable on policies of fure 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 alrendy paid erty (all as estimated by the Mortgagee) less all sums alrendy paid incomb prior to the date when such ground rents, premiums, taxes and pasegreguls, will become delinquent, ench sums to be held by Mortgagee in trust to page said ground rents, premiums, taxes and pasegreguls, will become delinquent, ench sums to be held by

special assessments, and

of this paragraph and all payments to be made under the apter-

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All insurance shall be carried in companies approved by the Mortgagee and the politics and renewals thereof shall be held by the Mortgagee and have attricted thereto tots payable clauses in favor of and in form acceptible to the Moltimure. In event of loss Mortgagor will give immediate notice by shell to the Mortgagee, who may make proof of loss if hot made promptly by Mortgagor, and each iniurance 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 tille 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 processor or grantce.

That if the premises, or my 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 introjectness upon this Mortgage, and the Note secured hareby remaining unpaid, are hereby assigned by the Mortgager to the Mortgage 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 mortgage and the note secured hereby not be eligible for insurance under 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 Secretary of Housing and Urban Development date subsequent to the Secretary of Housing and Urban Development 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 aste may, at its option, declare all sums accured hereby interediately day 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 and principal site remaining unpaid together with aocruid interest thereon, singli, at the election of the Mortgaget, without hotics, become simulately 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 mostgage, 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 Mortgradit; or any party claiming under said Mortgragor, 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 homostend, enter an order placing the Mortgagee in possession of the premises, or appaint 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 postestion 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 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 is 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 mortier, and be paid out of the proceeds of any sale made in pursubme of any tach decree: (1) All the costs of such suit or suits, advertisher, sale, and conveyance, including attorneys', solicitors', and stenographers' fees, outlays for documentary evidence and cost of said ab tract and ettamination of title; (2) all the moneys advanced by the Mortsage, if any, for the purpose authorized in the mortgage with interast on such advances at the rate set forth in the note secured here, from the time such advances are made; (3) all the accura 3 storest remaining unpaid on the indebtedness hereby secured; (4) all the said principal money remining unpaid. The overplat of the proceeds of sale, if any, shall thus be paid to the Mortgage, w

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if Mortgagor shall pay said note at the line and in the manner aforesaid and shall shide by, camply who and day perform all the covenants and agreements herein, then air, conveyance shall be null and void and Mortgagee will, within Udrty (30) days after written demand therefor by Mortgagor, execute (mease or satisfaction of this mortgage, and Mortgagor hereby walves 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 blad, and the benefits and advantages shall inste, 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.

Pege 3 of 4

TILINOIS - PHANOFFICIAL CORY I

. Alternation

MORTGAGE RIDER

amends Enerson	Fair			, the	LOKTOUGOU	•
and Jeans	ette F. E	air, husban	d and wife	, the	MORINGA	
andDONA	LD WEBB	ER MORTGAO	GE COMPANY, I	NC., the	MORTGA	GEE,
as foll	ows: V	LL PARAGRA	APHS ARE ON P	AGE 2:		
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z .	Subse	etion (c)	(1) of Paragi	aph <u>2</u>	- is delet	ea.
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