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State of Illinois

Mortgage

HUD Case No

131-454-4134-548

This Indenture, Made this 18TH day of JULY, 1986, between
BERTHA L. EPPS, DIVORCED, NOT SINCE REMARRIED, Mortgagor, and
FLEET MORTGAGE CORP.,
a corporation organized and existing under the laws of THE STATE OF RHODE ISLAND
Mortgagee.

86312888

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 THIRTY ONE THOUSAND THIRTY SIX DOLLARS AND NO/100 -----

(\$ 31,036.00 →) TEN AND Dollars
payable with interest at the rate of ONE HALF per centum (10.50 -) per annum on the unpaid balance until paid, and made payable to the order of the Mortgagee at its office in MILWAUKEE, WISCONSIN
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 TWO HUNDRED EIGHTY THREE DOLLARS AND 90/100----- Dollars (\$283.90 -)
on the first day of SEPTEMBER 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

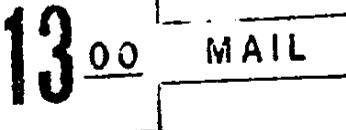
AUGUST 2016

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 unto 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:

LOT 11 IN BLOCK 5 IN ORVIS SUBDIVISION OF THE NORTH EAST 1/4 OF THE SOUTH EAST 1/4 OF SECTION 7, TOWNSHIP 38 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I. #20-07-412-034 *mcl*5226 S. Hermitage
Chicago, IL

DEPT-01 RECORDING \$10.25
T#P1444 TRAN 6137 07/24/86 10:31:59
#7627 \$ 10.25-62-13 128888
COOK COUNTY RECORDER



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 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.

This form is used in connection with mortgages insured under the one- to four-family programs of the National Housing Act which require a One-Time Mortgage Insurance Premium payment (including sections 203(b) and (c)) in accordance with the regulations for those programs.

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MAILED

Fleet Mortgage Corp.
THIS INSTRUMENT WAS PREPARED BY
CASE MCLAGLEN SCR
10046 SOUTH WESTERN AVE
CHICAGO, ILLINOIS 60643

at o'clock m., and duly recorded in Book _____ of Page _____

County, Illinois, on the day of A.D. 19_____
Bertha L. Epps

Filed for Record in the Recorder's Office of
Doc. No. _____
Bertha L. Epps

Given under my hand and Notary Public
Bertha L. Epps
day July 18, A.D. 1986

free and voluntary act for the uses and purposes herein set forth, including the release and waiver of the right of homestead.
person and acknowledge that she is
subscribed to the foregoing instrument, appeared before me this day in
X~~XXXXXX~~ personally known to me to be the same
X~~XXXXXX~~ before me, Do hereby certify That
BERTHA L. EPPS, DIVORCED NOT SINCE REMARRIED
a notary public, in and for the county and State
of Illinois
County of Cook
State of Illinois
Seal _____ Seal _____
BERTHA L. EPPS, DIVORCED, NOT SINCE REMARRIED
Seal _____ Seal _____
Witness the hand and seal of the Mortgagor, the day and year first written.
Bertha L. Epps

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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 purchaser or grantee.

That if the premises, or any 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 indebtedness 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 mortgage and the note secured hereby not be eligible for insurance under the National Housing Act, within **NINETY** 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** day 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. Notwithstanding the foregoing, 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.

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 be then 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 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.

An 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 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.

And There Shall be Included in any decree foreclosing this mortgage 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 suit advertising, sale, and conveyance, including attorneys', solicitors', and stenographers' fees, outlays for documentary evidence and cost of said abstract 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 and (4) all the said principal sum remaining unpaid. The surplus of the proceeds of the sale, if any, shall then be paid to the Mortgagor.

If the 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 contract, service shall be null and void and Mortgagee will, within thirty (30) days after written demand therefor by Mortgagor, execute a release 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 Contained shall bind, and the benefits and advantages shall accrue, 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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immEDIATE notice by mail to the Attorney General. In event of loss, Attorney General will give appropriate notice to the Attorney General. In event of loss, Attorney General will give appropriate notice to the Attorney General. In event of loss, Attorney General will give appropriate notice to the Attorney General.

Under the will, keep the improvements now existing of necessities,
exercise on the mortgaged property, insurance as may be required
from time to time by the mortgagor.

And as Additional Security for the payment of the immediate debts
arising and the longer debts hereby assigned to the Plaintiff
the Plaintiff issues and presents now due or which may hereafter
become due for the use of the premises herinafter described.

comuniqued under the provisions of subsection (a) of the preceding
paragraph. It shall be a defense under any of the provisions
of this paragraph if there shall be a deficiency under any of the provisions
of the preceding paragraph resulting from a failure to make payment
under subsection (a) of the preceding paragraph under circumstances in which
the amount of principal then remaining unpaid under such note

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 Mortgagor for taxes and assessments, or if the sum is current, at the option of the Mortgagor, or if undelivered to the Mortgagor, if, however, the mortgagor has been credited on subsequent payments to be made by the Mortgagor.

Any deficiency in the amount of any such aggregate monthly pay
men^t shall unless made good by the aggregate prior to the due
date of the next such payment, constitute an event of default
under this mortgage. The following may collect a late charge
not to exceed four cents (\$4) for each dollar (\$1) for each payment
made more than fifteen (15) days in arrears, to cover the extra expense
involved in handling delinquent payments.

(iii) amortization of the principal of the said note; and
 (iv) late charges.

(ii) ground rents, if any, taxes, special assessments, fire, and other hazard insurances premiums;

Parties shall add all payments to be made under the note secured
hereby shall be added together and the aggregate amount increased
shall be paid by the Mortgagor each month in a single payment
as applicable to the following items in the order

(b) All premiums mentioned in the preceding subsection of this
in turn to pay said ground rents, premiums, rates and special
assessments, and

to the date when such ground rents, premiums, taxes and assess-
ments by the number of months to elapse before one month prior

(2) A sum equal to the ground rents, if any, next due, plus the premiums that will arise to income 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, plus amounts paid by the mortgagor less all sums already paid therefore.

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 Mortgaggee, on the first day of each month until the said note is fully paid, the following sums:

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

And the said Majorage or further covernances and agreees as followys:

cededimes brought in a count of competency jurisdiction, which shall
apprise it to prevent the collection of the tax assessment, or when so
contested and the sake or forfeiture of the said premises or any part
thereof to satisfy the same.

If it is expressly provided, however, that other provisions of this mortgage relate to the contrary notwithstanding, that the Mortgagor 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 improvement situated thereon, so long as the Mortgagor shall in good faith, conform to the same or the validity thereof by appropriate legal pro-

premiums in good health, the mortgagee will pay for the taxes, assessments, and insurance premiums, when due, and may make such repairs to the property herein mortgaged as in his discretion it may deem necessary for the proper preservation thereof; and any monies so paid or expended shall become so much additional debt due, secured by this mortgage, to be paid out of proceeds of sale of the same, if not otherwise paid by the mortgagor.

In case of the reversal of the effect of the integrator to make such payments, or to satisfy any prior lien or inchoate other than that for taxes or assessments on said premises, or to keep said

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which can be on solid premises, or using the continuous cost of said in debtors, insured for the benefit of the Mortgagor in such forms of insurance as may be convenient for the purpose.

land as situated upon, &c., for a longer period than may be necessary to keep all buildings that may at any time become necessary to be removed, in a state of repair.

cannot be paid) all leases and assignments of said premises, or any tax
or assessment which may be levied by authority of the State of Illinoi
or Illinois, or of any county, town, village or city in which the said

means to attach to said premises; to pay to the Vlorbagge, as hereinafter provided, until said note is fully paid, (1) a sum suffi-

the goal, upon such principles, arriving at which may impede the way

To keep said premises in good repair, and not to do, or permit to do, any and all damage, whether (but not limited to) *[redacted]*

And Said Mortgagor covenants and agrees:

from all rights and benefits under and by virtue of the Homestead Act except those which said rights and benefits so said Homestead Act expressly reserves and makes

10 HAVE AGREED TO HOLD THE ABOVE-DESCRIBED PERMITS, WITH THE
APPURTENCES AND FIXTURES, UNTIL THE SAID MORTGAGEE, IS SUCCESSOR
AND ASSIGNEE, FURTHER, FOR THE PURPOSES AND USES HEREIN SET FORTH, FREE