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TIMOTHY P. BERGIN AND SHARON M. BERGIN, WHIS WIFE was a sequence of sequences and converse enables as

HERITAGE MORTGAGE COMPANY Sections a corporation organized and existing under the laws of Mortgagee.

THE STATE OF ILLINOIS

the fine of the committee of the property of the Mortgagor; and the fine of the committee o

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 SEVEN HUNDRED FIFTY AND NOV100 ----

di vilite i sela rego yang en albus i melanyah segarang

(\$ 60,750.00)

NINE AND CONE, HALF

payable with interest at the rate of NINE AND continuous (19.50 most) persannum on the unpaid balance until paid; and made payable to the order of the Mortgagee at its office in CHICAGO, ILLINOTS 1969. A 1960 was material material experiences

or at such other place as the lol er may designate in writing, and delivered; the said principal and interest being payable in monthly inmagnetic distance of Dollars (\$10,082) FIVE HUNDRED TEN AND 82/100 ----

on the first day of OCTOBER 1 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 the back

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, soes 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 17 IN BLOCK 11 IN OLYMPIA HIGHLANDS A SUBDIVISION IN THE SOUTHWEST 1/4 OF SECTION 17, TOWNSLIP 35 NORTH, RANGE ACCORDING TO THE THE STATE OF T 14, EAST OF THE THIRD PRINCIPAL MERIDIAN PLAT THEREOF RECORDED APRIL 14 at 1955 AS DOCUMENT NUMBER visual transported has in 16204705, IN COOK COUNTY, ILLINOIS.

PROPERTY ADDRESS: 181 HAWTHORNE, CHICAGO, HEIGHTS, IL 60411

32-17-315-006, VOL. 13 M.C

THIS INSTRUMENT PREPARED BY AND RETURN TO HERITAGE MORTGAGE COMPANY

1000 E. 111TH STREET

CHICAGO, IL 60628

JOHN R. STANISH,

Together with all and singular the tenements, hereditaments and appurtenances thereunto belonging, and the rant; issues, and profits thereof; and all apparatus and fixtures of every kind for the purpose of supplying or distributing heat, light, water, or rown, 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.

Previous Editions Obsolete

Page 1 of 4

HUD-921 1944(10-85 Edition) 1 CFR 203.17(a)

HMC.# 15-00844

UNOFFICIAL

In case of the refusal or neglect of the Mortgagor to make such payments, or to satisfy any prior lies or incumbrance other than that for taxes or assessments on said premises, or to keep said premises in good repair, the Mortgages may pay such taxes, assessments, and insurance premiums, whim 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, septimal by this mortgage, to be paid out of proceeds of the mair 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 Mortgages and selections 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 of the validity thereof by appropriate legal proceedings brought in a court of competent jurisdiction. which shall operate to preyer, it is collection of the tax, assessment, or lien so contested and the said or forfeiture of the said premises or any part thereof to sail ly the same. the day of each and only beauth three criminal the poly is

And the said Mortgagon further coverants and agrees as 19000 follows:

That privilege is reserved to pay the debt in whyte, or in part, on any installment due date. trend of the aid to incliniform of money said interest ond this porter

That, together with, and in addition to; the monthly rays lents of principal and interest payable under the terms of the not. 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) 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 harge (in lieu of a mortgage insurance premium) if they are held by the Secretary of Housing and Urban Development, as follows;
- (I) If and so long as said note of even date and this instrument are insured or are reinsured under the provisions of the Na tional Housing Act, an amount sufficient to accumulate in the hands of the holder one (1) month prior to its due date the anhual mortgage insurance premium, in order to provide such holder with funds to pay such premium to the Secretary of Housing and Urban Development pursuant to the National Housing Act, as amended, and applicable Regulations thereunder; or
- (II) If and so long as said note of even date and this instru-ment are held by the Secretary of Housing and Urban Develop-ment, a monthly charge (in lieu of a montage insurance premium) which shall be in an amount equal to one-twelfth (1/12) of one-half (1/2) per centum of the average outstanding D balance due on the note computed without taking into account delinquencies 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 fire 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 already paid therefor divided by the number of months to chapse before one month prior to the date 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
 - (c) All payments mentioned in the two preceding subsections

secured hereby shall be added together and the aggregate amount thereof shall be paid by the Mortgagor each month in a single payment to be aplied by the Mortgagee to the following items in the order set forth:

- (I) premium charges under the contract of insurance with the Secretary of Housing and Urban Development, or monthly charge (in lieu of mortgage insurance premium), as the case may
- (II) ground rents, if any, taxes, special assessments, fire, and other hazard insurance premiumi; 20 ten postenes to more 10

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- (III) interest on the note secured hereby;
- (IV) amortization of the principal of the said note; and
- (V) late charges a my egy old intransmity and subsavigitW

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 pay ment more than fifteen (15) days in arrears, to cover the stra expense involved in handling delinquent payments salto field by the

If the total of the payments made by the Mortgagor under subsection (b) of the preceding paragraph shall exceed the amount of the payments actually made by the Mortgagee for ground rents, taxes, and assessments, or insurance 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 monthly payments made by the Mortgagor under subsection (b) of the preceding paragraph shall not be sufficient to pay ground rehts, taxes, and assetsments, of insurance premiums, as the case may be, when the same shall become due to and payable, then the Mortgagor shall pay to the Mortgagoe any ar ount necessary to make up the deficiency, on or before the drie when payment of such ground rents, taxes, assessments, or insurance oremiums shall be due. If at any time the Mortgagor shall tender to the Mortgagee, in accordance with the provisions of the not occured hereby, full payment of the entire in the debtedness represented thereby, the Mortgagee shall, in computing the ame wet of such indebtedness, credit to the account of the Mortgagor all payments made under the provisions of subsection (a) of the preceding yragraph which the Mortgagee has not become obligated to pay to the Secretary of Housing and Urban Development, and any balance remaining in the funds accumulated under the provisions, of subsection (b) of the preceding paragraph. If there shall be a de aux under any of the provisions of this mortgage resulting in a put the premises covered hereby, or if the Mortgagee acquires the property otherwise after default; the Mortgage shall apply, at the commence ment of such proceedings or at the time the party is otherwise acquired, the balance then remaining in the runds accumulated 391 under subsection (b) of the preceding paragraph as a credit with this against the amount of principal then remaining unpaid under said note and shall properly adjust any payments which shall have been made under subsection (a) of the preceding paragraph.

ada anagaa, Forger, for the purposes are used barelo an head And as additional security for the payment of the indebtedness if aforesaid the Mortgagor does hereby assign to the Mortgagoe all the rents, issues, and profits now due or which may hereafter and act become due for the use of the premises hereinabove described

That he will keep the improvements now existing on hereafter/. erected on the mortgaged property, insured as may be required from time to time by the Mortgagee against loss by fire and 3 (1) other hazards; casualties and contingencies in such amounts and (0) for such periods as may be required by the Mortgagee and will a be pay promptly, when due, any premiums on such insurance proviof this paragraph and all payments to be made under the notes at a sion for payment of which has not been made thereinbefore to a start

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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 rare) aser or grantee.

That if the premises, or any part thereof, be condemned under any power of eminent domain, or nequired 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 Mortgager to the Mortgager 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 Morigagor further agrees that should this mortgage and the note secured hereby not be eligible for insurance under the National Housing Act within 60 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 60 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 filling 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 mortgive 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 betract and examination of title; (2) all the moneys
advanced by the 'nort pages, if any, for the purpose authorized in
the mortgage with interest on such advances at the rate set forth
in the note secured he con, from the time such advances are
made; (3) all the accrued increst remaining unpaid on the indebtedness hereby secured; (1) all the said principal money remaining unpaid. The overplus of the proceeds of sale; if any,
shall then be paid to the Mortscor.

If Mortgagor shall pay said note at the time and in the many aforesaid and shall abide by, comply wah, and duly perform the covenants and agreements herein, then this conveyance shall be null and void and Mortgagee will, within this (30) days 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 herein contained shall bind, and the benefits and advantages shall linure, to the respective heirs, executors, ad-11 ministrators, 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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RIDER TO STATE OF ILLINOIS MORTGAGE HUD-92116M (10/85)

This rider attached to and made part of the Mortgage between

TIMOTHY P. BERGIN AND SHARON M. BERGIN, HIS WIFE

, Mortgagor, and

HERITAGE MORTGAGE COMPANY

Mortgagee,

dated,

AUGUST 6, 1986

revises 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 premiums that will next become due and payable on policies of fire and other hazard insurance covering 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 date 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 subscritons of this paragraph and all payments to be made under the note secured hereby shall be added together and he reggregate amount thereof shall be paid by the Mortgagor each month in a single payment to be applied by the Mortgage to the following items in the order set forth:
 - (i) ground rents, if any, taxes, special assessments, tire, and other hazard insurance 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 at all, unless made good by the Mortgagor prior to the due date of the next such payment, constitute an event of delauf under this mortgage. The Mortgagee may collect a "late charge" not to exceed four cents (4¢) for each dollar (\$1) or each payment more than lifteen (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 subsection (a) of the preceding paragraph shall exceed the amount of the payments actually made by the Mortgagee for ground rents, taxes, and assessments, or insurance premiums, as the case may be, such excess, if the loan is current, at the option of the Mortgagor, or shall or crudited on subsequent payments to be made by the Mortgagor, or refunded to the Mortgagor. If, however, the monthly payments made by the Mortgagor under subsection (a) of the preceding paragraph shall not be sufficient to pay ground rents, axes, 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. 1 À.,

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

insurance premium to the Department of Housing and Urban Development. under the Mational Housing Act is due to the Mortgagees fallure to remit the mortgage eanknushi tot villidigileni edit nedw segseptioM edit vd besiatese ed ton yam notido cirif

Page 2, the penultimate paragraph is amended to add the following sentence: