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BMORTESAGE

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

THIS INDENTURE, Made this28TH day of	
ALBERT J. SALOUM AND TINA M. SALOUM, HIS WIFE	, Mortgagor, and
MIDWEST FUNDING CORPORATION	
a corporation organized and existing under the laws of THE STATE OF	TLLINOIS
Mortgagee, and the property of the control of the c	 As it was referred to the process.
Mortgagee, so with an account of the control of the	Control of the Control of the State of the S
WITNESSETH: That whereas the Mortgagor is justly indebted to the Mo	ortgagee, as is evidenced by a certain
promissory note bearing even date herewith, in the principal sum of SEVEL FIFTY AND NO/100	NTY SEVEN THOUSAND EIGHT HUNDRE
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And the first and the first of	normalistic distriction of the control of the contr
payable with interest at the rate of Inda	er of the Mortgagee at its office in
DOWNERS (-1-2) For TLLINOIS	r at such other place as the holder may
payable with interest at the rate of TEN	payable in monthly installments of
SIX HUNDRED LICHTY THREE AND 19/ 100	Dollars
\$ 683.19) on the first day of OCTOBER	
first day of each and e e.y month thereafter until the note is fully paid, ex	
and interest, if not soon er pold, shall be due and payable on the first day	of SEPTEMBER, 2016.
NOW, THEREFORE, the said Mortgagor, for the better securing of the money and interest and the enformance of the covenants and agreements ents MORTGAGE and WARRANT anto the Mortgagee, its successors or estate situate, lying, and being in the country ofCOUNTY of THE NORTH of THE LAST OF THE MORTHWOOD OF THAT PART OF THE LAST 1/2 OF THE NORTHWOOD OF THAT PART OF THE LAST OF THE THIRD PRIME IN COOK COUNTY, ILLINOIS.	herein contained, does by these pres- assigns, the following described Real OOK and the State XCEPT THE SOUTH KLIN PARK, A ES 1/4 OF SECTION NCIPAL MERIDIAN,
HE RIDER TO STATE OF ILLINOIS MORTGAGE HUD 92116M (5-80) F EVEN DATE HEREWITH IS INCORPORATED HEADT: AND THE COVIDER SHALL AMEND AND SUPPLEMENT THE COVEN. N.S. AND AGREEM HE RIDER WERE A PART HEREOF. THIS DOCUMENT WAS PREPARED BY: LICHARY NAMES	ENANTS AND AGREEMENTS OF THE
	1ST STREET, SUITE 401,
	GPOVE, ILLINOIS, 60515

TOGETHER with all and singular the tenements, hereditaments in a purtenances thereunto belonging, and the rents, issues, and profits thereof; and all apparatus and fixtures of every and 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, tite, and interest of the said Mortgagor in and to said premises.

TO HAVE AND TO HOLD the above described premises, with the appurtenances and tixtures, unto the said Mortgagee, its successors and assigns, forever, for the purposes and uses herein set fort), free from all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of I. in it, which said rights and benefits the said Mortgagor does hereby expressly release and waive.

AND SAID MORTGAGOR covenants and agrees:

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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.

Incase of the refusal or neglect of the Mortgagor to make such payments, or to satisfy any prioritien or incumbrance other than that for taxes or assessments on said premises, or to keep said premises in good repair, the 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 safe 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.

This instrument is for use in the home mortgage insurance programs under sections 203 (b), 203 (i), 203 (n) and 245. (Reference Mortgagee Letter 83-21) (9/83)

STATE OF ILLINOIS HUD-92116M (5-80) Revised (10/83) WARD UNOFFICIAL COP

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AND the said Mortgagor further covenants and agrees as follows

*Privilege is reserved to pay the debt, in whole or part, on any installment due date:

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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: to some soft income gottelke han lichtelberg untillinging st

(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, plus taxes and issessments 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 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 a large of the special assessments; and a large of the special assessments; and the special assessments and the aggregate 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;

(1) ground rents; it any taxes, special assessments, fire, and other hazard insurance premiums. CHIE GROVE

(i) ground rents it any, taxes, special assessments, fire, and other hazard insurance premiums;
(ii) interest on the note secured hereby, and
(iii) amortization of the principal of the said note.

Any deficinc; in the amount of any such aggregate monthly payment shall, unless made good by the Mortgagor prior vito the ducid. So the inextsuch payment, constitute an event of default under this mortgage. The Mortgage may collect a "late c'age" not to exceed four cents (44) for each dollar (31) for each payment more than differen (15) days in arrears, to occver, e extra expense involved in handling delinquent payments.

If the total of the ay nents made by the Mortgagor under subsection (a) of the preceding paragraph shall exceed the amount of the payment cetually 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 more, y the Mortgagor, or refunded to the Mortgagor. If, however, the monthly payments made by the Mortgagor under store cition (a) of the preceding paragraph shall not be sufficient to pay ground rents, taxes, 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 Mortgager my amount necessary to make up the deficiency, on/or before the date, when the same shall be due. If at any time the Mortgagor shall render to the Mortgager in accordance with the provisions of the note secured hereby, full payment of the entire and the Mortgager, in accordance with the provisions of the note secured hereby, full payment of the entire to the Mortgager, the Mortgager are shall be compared thereby. indebtedness represented thereby, the Mortg see shall, in computing the amount of such indebtedness, credit to the indebtedness represented thereby, the Mortg see shall, in computing the amount 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 deta in under any, of the provisions of this mortgage resulting in a public site of the premises covered hereby, or if the Mortgage acquires the property otherwise after default, the Mortgagee shall apply, at the time of the commencement of such in recedings or at the time the property is otherwise acquired, the blance then remaining in the funds accumulated under subsection (a) of the preceeding paragraph as a credit against the amount of principal then remaining unual under said note. The amount of principal then remaining unpaid under said note.

AND AS ADDITIONAL SECURITY for the payment of the indebtedness aforesaid the Mortgagor does hereby assign to the Mortgagee all the rents issues and profits now due or which may hereafter become due for the use of the premises hereinabove described;

THAT HE WILL KEEP the improvements now existing or increaster erected on the mortgaged property, insured as may be required from time to time by the Mortgagee a sirst loss by fire and other hazards, casualties
and contingencies in such amounts and for such periods as may be required by the Mortgagee and will pay promptly, when due any premiums on such insurance provision for paymen of which has not been made hereinbefore.

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 c austs in favor of and in form acceptable to the Mortgagee. In event of loss Mortgagor will give immediate notice of rail to the Mortgagee, who may make proof of loss if not made promptly by Mortgagor, and each insurance company to cerned is hereby authorized and directed to make payment for such loss directly to the Mortgagee instead of the Mortgager 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 this mortgage or other transfer of title to the mortgaged property in eithinguishment of the event of foreclosure of this mortgage or other transfer of title to the mortgaged property in entinguishment of the indebtedness secured hereby, all right, title and interest of the Mortgagor, in and to may include policies then in force shall pass to the purchaser or grantee

in force shall pass to the purchaser or grantee.

THAT if the premises not any part, thereof, be condemned under any power of eminent dor e or acquired for a public use; the damages; proceeds, and the consideration for such acquisition, to the exterce the full amount of indebtedness upon this Mortgage, and the Note secured hereby remaining unpaid; are hereby as it need by the Mortgager 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 SIXTY DAYS from the date hereof (written state-ment 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 SIXTY 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. This option may not be exercised by the mortgagee when the ineligibility for insurance under the National Housing Act is due to the mortgage's failure to remit the mortgage insurance premium to the Department of Housing and Urban Development.

IN THE EVENTROP 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 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 shill 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 the person or persons liable for the payment of the indebtedness secured hereby, 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 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 indebted ness, costs, taxes, insurance, and other items necessary for the protection and preservation of the property.

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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.

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 THE'LE 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 suits, advertising, sale, and conveyince, 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 (4) all the said principal money remaining unpaid. The overplus of the proceeds of sale, if any, shall then be raid to the Mortgagor.

If Mortgagor shall pay sair, note at the time and in the manner aforesaid and shall abide by, comply with, and duly perform all the cover has and agreements herein, then this conveyance 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 herely 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 s'.a', 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.

WITNESS the hand and seal of the Mortgagor, the day and year first written.

ALBERT J.	SALOUM SALOUM	CSEAL]	TINA M. S	-7/ SALULAI	SEAL]
STATE OF ILE	LINOIS		ss;	Ś	O _x
aforesaid, Do and TINA I person whose person and ack free and volunt of homestead.	Hereby Certify T M. SALOUM name S ARE nowledged that tary act for the us	es and purposes therein	M	personally known trument, appeared of the said instrum ading the release	to me to be the same before me this day
GIVEN UN	der my hand and N	- Otariai Seai tilis	Chory	august	Notary Public
DOC. NO.	1	Filed for Record in the Re	corder's Office	e of	•
		County, Illinois, on th	e	day of	A.D. 19
at	o'clock	m., and duly recorded	d in Book	of '	Page

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RIDER TO STATE OF ILLINOIS MORTGAGE HUD-92116M (5-80)

This rider attached to and made part of the Mortgage between ALBERT J : SALOUM AND TINA M. SALOUM, HIS WIFE----- Mortgagor, and MIDWEST FUNDING CORPORATION, AN ILLINOIS CORPORATION ---- Mortgagee, dated AUGUST 28, 1986 revises said Mortgage as follows: AUGUST 28, 1986

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 sum equal to the ground rents, if any, next due, plus the premiums that wil' next become due and payable on policies of fire and other hazard insurince covering the mortgaged property (all as estimated by the Mortg gee) 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 subsections of this paragraph and all payments to be made under the note 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 applied by the Mortgagee to the following items in the orler set forth:
 - ground rents, if (ny, taxes, special assessments, fire, and other hazard insurance premiums;
 - (II)interest on the note struced hereby; and
 - amortization of principal of the said note. (III)

Any deficiency in the amount of any such aggregate monthly payment shall, we have unless made good by the Mortgagor prior to the due default the have said to be a 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 (4c) for each dollar (\$1) for each payment more to:n fifteen (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 octually 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 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 (a) of the preceding paragraph shall not be sufficient to pay ground tents, taxes, and assessments, or insurance premiums, as the case may be, when the Game shall become due and payable, then the Mortgagor shall pay to the Mortgagee any mount 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 it 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.



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

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.

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