State of Illinois

LOAN # 87-1010

5 115022

1,1

31:4953905-203

This indenture, Made this

16TH

SEPTEMBER day of

. 19 87, between

1, Mortgagor, and

PAUL J. HODGE, JR., A BACHELOR

EVERGREEN HOME FUNDING CORPORATION

a corporation organized and existing under the laws of THE STATE OF ILLINOIS

Mortgagee.

Witnesseth: That whereas the Mortgagor is justly indebted to the Mortgagec, as is evidenced by a certain promissory note bearing even date herewith, in the principal sum of FIFTY THOUSAND NINE HUNDRED SIXTY FIVE AND NO 100-----

(\$-50,965.00--) 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 CRESTWOOD, ILLINOIS or at such other place as the politer may designate in writing, and delivered; the said principal and interest being payable in monthly in-FOUR HUNDIED SIXTY SIX AND 20/100----- Doilar (\$ 466.20----) on the first day of NOVEMBER 19 87, 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 OCTOBER

New, therefore, the said Mortgagor, for the better securing of the payment of the said principal sum of morey and interest and the performange of the covenants and agreements herein contained less by these presents Morigage and Warrant unto the Morigages, its successors of assigns, the following described Real Estate situate, lying, and being in the county of COOK and the State of Illinets to wit:

LOT 16 IN WALLE AND LAGSTROM'S SUBDIVISION OF THE WEST 3/4 OF THE SOUTHWEST & OF THE NORTHEAST & OF THE NORTHEAST & OF FRACTIONAL SECTION 28, TOWNSHIP 37 NORTH, BANGE 4, EAST OF THE THIRD BENCEPAL MERIDIAN, (EXCEPT THE FAST 8 FEET THEREOF) ACCORDING TO PLAT THEREOF RECORDS MARCH 3, 1923 AS DOCUMENT 7825932, IN COOK COUNTY, ILLINOIS.

THIS INSTRUMENT WAS PREPARED BY: 4 MOULTO. DONNA J. PARKER

EVERGREEN HOME FUNDING CORPORATION

4967 WEST 135TH STREET

CRESTWOOD, IL 60445

CHICAGO, IL RM. TAX #25-28-213-016

PROPERTY: 12053 SOUTH LA SALLE STREET

Together with all and singular the tenements, hereditaments and appurtenance thereunto belonging, and the reals, issues, and profits thereof; and all apparatus and flatures 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 exact, 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 Morigagor 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 muterial men to attach to said premises; to pay to the Mortgagee, us 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 Sinte 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 Mortgages in auch forms of insurance, and in such amounts, as may be required by the Mortgagee.

This form is used in connection with mortgages incured under the one- to four-family programs of the National Housing Ant which provide for stirligito Mortgage Insurance Premium payments.

Previous Editions Obsolets

Page 1 of 4

HUD-8211001(10-86 Edition) SH COPPE BOOK 1786 **.280**50.

	一一一個 人名利特尔阿格朗特特 经时间的折扣的 智可证明的 古明樓 石榴 网络额边缘
and the second of the second o	- The state of t
and the state of t	The first of the second of the first of the second of the
্ৰান্ত কৰে কৰে প্ৰত্যাপ্ত কৰা কৰিব প্ৰত্যা কৰিব কৰিব কৰে প্ৰত্যাপ্ত কৰিব কৰে প্ৰত্যাপ্ত কৰিব কৰিব কৰিব কৰিব কৰ সংস্কৃতিৰ নাম কৰিব কৰিব কৰিব কৰিব কৰিব কৰিব কৰিব কৰিব	
Mark March (1994) - An an Market (1994) - An	
To form the west interference the control of the control of	
ing it in, band to the second of the second	
- 1970年 (関語時代 神経) 教の人 - 1970年 (日本の大学の大学の大学の大学の大学の大学の大学の大学の大学の大学の大学の大学の大学の	
	, 7iVW 00'91\$
-87-520233	
The state of the s	The transfer that the second service of the service
 A second of the property of the p	का अन्तेत्र व्यवस्थितम् काराकारकारकः स्थाना स्थाने विकास राष्ट्रा भारति । अन्यासायना अस्य स्थानिकारकारकारकारकारकारकारकारकारकारकारकारकारक
COUR COUNTY NTGORDER	The second secon
包括母配 制用,这种种类型和类型和类型的	and the control of the second
00:41 18/20/94 4TEC NATE 44494	
A CONTRACTOR OF THE COMPANY OF THE CONTRACTOR OF	the state of the second seconds to the state of the second second second
the state of a comment of the state of the state of	the state of the s
and the first of the contract of the state of	and the control controlling the total controlling to
राष्ट्रभावेत के प्राप्त है। विश्व कर्ष के अपने के स्वर्ध के अपने क्षेत्र कर कि अपने कि अपने कि अपने कि अपने कि	The second beautiful to the second to the second
The state of the s	icontain received hermity, rebuilted dose on mit,
the state of the s	the control of the stage was an in the stage of
Representation of a series of the series of	to the control of the state of the control of the c
and substitute the straightful making the straightful and straightful making the straightfu	できる。 数では、 のでは、
property in the most of the frequency of the first of the	
and the contract of the second	
q ju ju f Recorder, a Orifice di arti de la come con contra con la contra contr	ON 3
- 1 Angle and the spice that it is the trailer 1 Table Cost as a first and the cost and the co	
The state of the s	
Notery Public	The state of the s
The second of the thirty /////a Control ////// He for the first fill the fill of the fill	
	to the state of the same of the state of the same of t
By the article and the second of the second	
The property of the supplemental and the remarked the working of the first	HIGH the state with the property and the second section in the property of the
78 61 (A. A. A	HIGH the state with the property and the second section in the property of the
Homestead a contract of the contract of the second of the second of the contract of the contra	To Irigin ori 10 notes, but occopies orly gainetical chiral too gist HTOL of these faithfull been bring yearsonan world.
pure seed of the second of the seed of the	tells set forths moinding the release and weiver of the right of Clara under my hand the follows and weiver of the triph of Clara under my hand and locarial Sealth a
ng instrument, appeared before me this day in person and acknowledged by instrument, appeared before me this way in the said voluntiary act for the uses and purposes the name of the contract	con whose name LS. t. HE states made in the sale in the said instrumental sea forth, including the release and material seal in the foregoing and made in the said instrumental seal in the release of the said instrumental seal in the said i
NXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	COXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	resuld, Do Hereby Certay that PAUL J. HODGE, JR. PONTONONONONONONON Son Mose name. LE stance name. LE stance name. Alternational particles release and relater of the foregoing the set forth, including the release and sever of the right of the set forth. Chyese under any hand and Polarial Sealth.
A BACHELOR A BACHELOR In and for the county and State of in and for the county and State of instrument, appeared before me this day in person and acknowledged in a metrument, appeared before me this day in person and acknowledged in a metrument, appeared before me this day in person and acknowledged in a metrument of the same	THE (T) THE TOTAL TEST TOTAL J. HODGE, JR. CONTROL OF THE CONTROL
A BACHELOR A BACHELOR In and for the county and State of in and for the county and State of instrument, appeared before me this day in person and acknowledged in a me to be the same of instrument, appeared before me this day in person and acknowledged in a me to the title and voluntary act for the uses and purposes in the and voluntary act for the uses and purposes in the same of the s	THE (P.D. EUDICE) IN PAUL J. EODGE, JR. Monthle of the foregoing whose name LS. ANYXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
A BACHELOR A BACHELOR In and for the county and State of in and for the county and State of instrument, appeared before me this day in person and acknowledged in a metrument, appeared before me this day in person and acknowledged in a metrument, appeared before me this day in person and acknowledged in a metrument of the same	THE (*, PERSTENED) THE (*, PERSTENED) TO Hereby Certic find Phill J. HODGE, JR. HODGE, MANAGEMENT AND CONSTRUCTION OF The Coregoin of the foregoing the management of the said marrument and the foregoin of
A BACHELOR A connected to the end voluntary and for the county and State of the international and the teams of the same this as the table to the same this day in person and acknowledged on the same the same this instrument, appeared before me this day in person and acknowledged on the same the same this instrument, appeared before me this day in person and acknowledged on the same the same this instrument, appeared before me this day in person and acknowledged to the same this instrument, appeared before me this county and sales and purposes the same this instrument, appeared by the same this instrument, appeared by the same this instrument, and the same this instrument, appeared by the same this instrument, and the	Anning of COOK. THE (**OPESTICNED) THE (**OP
A BACHELOR A BACHELOR In and for the county and State of in and for the county and State of instrument, appeared before me this day in person and acknowledged in a method of the same of instrument, appeared before me this day in person and acknowledged in a method of the same of instrument, appeared before me this day in person and acknowledged in a method of the same of th	THE (*, PERSTENED) THE (*
A BACHELOR A connected to the end voluntary and for the county and State of the international and the teams of the same this as the table to the same this day in person and acknowledged on the same the same this instrument, appeared before me this day in person and acknowledged on the same the same this instrument, appeared before me this day in person and acknowledged on the same the same this instrument, appeared before me this day in person and acknowledged to the same this instrument, appeared before me this county and sales and purposes the same this instrument, appeared by the same this instrument, appeared by the same this instrument, and the same this instrument, appeared by the same this instrument, and the	chese undereny hand and Notarial Sealths of the control of the con
A BACHELOR A connected to the end voluntary and for the county and State of the international and the teams of the same this as the table to the same this day in person and acknowledged on the same the same this instrument, appeared before me this day in person and acknowledged on the same the same this instrument, appeared before me this day in person and acknowledged on the same the same this instrument, appeared before me this day in person and acknowledged to the same this instrument, appeared before me this county and sales and purposes the same this instrument, appeared by the same this instrument, appeared by the same this instrument, and the same this instrument, appeared by the same this instrument, and the	THE (TATES TO HERE) THE TRANSPORTED TEST PAUL J. FIOLE, JR. SON, Whose name LS. Sabled, and delivered the said instrument of the said in
A BACHELOR A CHARLOR	the set interests the release and rever of the foregoing and foregoing the release and rever of the foregoing the release and reverse the send instrument of the release and reverse the send instrument of the release and reverse the send instrument of the release and reverse the release and reverse the send instrument of the release and reverse the release and release and release the release and release the release and release and release the release the release and release the release the release and release the release
A BACHELOR A CHARLOR	the set fathers and the release and release to the foregoing the fathers and the release and t
A BACHELOR A CHARLOR	see of lathock THE (PATER) AND XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
[SEAL] A BACHELOR A motary public, in and for the county and State on a motor of the same to be the same of instrument, appeared before me this day in person and acknowledged on as HIS free and voluntary act for the uses and purposes the same this day in person and acknowledged homoseseach. The and voluntary act for the uses and purposes the same this county and state of the same (\$150.00 to \$150.00 to	integrated to Hereby Certain Int. The Processor That I HODGE IN HODGE IN HODGE IN HEREBY CERTAIN IN HODGE IN HODGE IN HEREBY CERTAIN IN HEREBY CONTRIBUTION IN HEREBY CERTAIN
(SEAL) (SEAL) (SEALEMENT) (SEVIENDER) (S	report 1 HONOE, JK, A HACHESER The set island. THE (*1078/2000)

in a to engreen handower - his in the last figure and

and the second of the second o

The most tree is a first or get from the trade of the most about the contract the property that the property of

UNOFFICIAL COPY

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, of remove any tax, assessment, or tax lien upon or against the premises described he sin 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 selv or forfeiture of the said premises or any part thereof to satisfy the same.

And the said Mortgagor further covenants and agrees as follows:

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

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) 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) If and so long as said note of even date and this instrument are insured or are reinsured under the provisions of the National Housing Act, an amount sufficient to accumulate in the hands of the holder one (1) month prior to its due date the annual 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
- (11) If and so long as said note of even date and this instrument are held by the Secretary of Housing and Urban Development, a monthly charge (in lieu of a mortgage 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 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 therafor 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 hortgagee in trust to pay said ground rents, premiums, taxes and appecial assessments; and
- (c) 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 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 be:
- (II) ground rents, if any, taxes, special assessments, fire, 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 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 payment more than 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 (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 rents, taxes, and assessments, or insurance premiums, as the case may be, when the same shall become due ino 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 remiums shall be due. If at any time the Mortgagor shall tender to the Mortgagee, in accordance with the provisions of the note securca 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 all payments made under the provisions of subsection (a) of the preceding purggraph which the Mortgagee has not become obligated to pay to the Secretary of Housing and Urban Development, and any balance emaining in the funds accumulated under the provisions of subsection (b) 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 playerty is otherwise acquired, the balance then remaining in the funds accumulated under subsection (b) of the preceding paragraph as a credit 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.

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 hereafter erected on the mortgaged property, insured as may be required from time to time by the Mortgagee against 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 impurance provision for payment of which has not been made hereinbefore.

We williams

(eminine,

The coverants bevels constained shall bind, and the benefits and advantages shall insure, 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

It is expressly agreed that no extension of the time for payment of the debt hereby secured given by the Mortgages to any successor in interest of the Mortgagor shall operate to release, in any manner, the original liability of the Mortgagor.

If Mortgagor shall pay said note at the time and in the manner aforesaid and shall abide by, corolly with, and duly perform all the covenants and agreements herel. Den this conveyance shall be null and void and Mortgages will, within thirty (30) days after written demand therefor by Mortgagot, exclute a release or satisfaction of this mortgage, and Mortgago, hereby waives the benefits of all statutes or laws which require he earlier execution or delivery of such release or satisfaction by Mortgagos.

And there shall be included in any decree foreclosing this moresugge and be paid out of the proceeds of any sale made in pursuance of any such decree; (1) All the costs of such sult or sults,
and ertising, sale, and conveyance, including attorneys!, solicitors!,
and straographers! fees, outlays for documentary evidence and
cost of sale, and examination of title; (2) all the moneys
advanced by the Mortgagee, if any, for the purpose authorized in
the mortgage vith interest on such advances at the rate set forth
in the note secured interest remaining unpaid on the indebtechness hereby accured; (4) all the said principal money redebtechness hereby accured; (4) all the said principal money remaining unpaid. Ine ow uplue of the proceeds of sale, if any,
shall then be paid to the Mortgagor,
shall them be paid to the Mortgagor.

And in case of foreclosure of this mortgage by said Mortgages in any court of iaw or equity, a reasonable sum shall be allowed for the solicitor's fees, and stenographers' fees of the complain-sait in such proceeding, and also for all dutlays for documentary proceeding, wherein the cost of a complete abstract of title for the purproceeding, 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 or properties, shall be a further lien and charge upon the said or prometies, shall be a further lien and charge upon the said or 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 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 quired by the Mortgagee; lease the said premises to the Mortgage upon such terms and conditions, either within or beyond any period of redemption, as are approved by the bourt; collect and receive the rents, issues, and profits for the bourt; premises hereinabove described; and employ other persons and expend itself such amounts as are reasonably necessary to carry copie to roth amounts as are reasonably necessary to carry out the provisions of this paragraph.

costs, taxes, insurance, and other items necessary for the protection and preservation of the property.

collected and the epplied toward the payment of the indebtedness. period of redemption, and such rents, issues, and profits when the said permises dufing the pendency of mich foreclosure suit and, in case of sale and a deficiency, during the full statutory Mortepass with power to collect the rents, beuge, and profits of sion of the premises, or appoint a receiver for the benefit of the se a homostond, onter an order planing the Mortgageo in possesinoliquisher to villige and to merce all the equity of redemption, an esder te place Mertgages in possession of the premises, and without regard to the value of said premises or whether the same liable for the payment of the indebtedmoss secured hereby, at the time of such applications for appointment of a receiver, or for regard to the solvency or insolvency of the person or persons sages, or any party oblining under said Mortgagor, and without cities before or after sale, and without notice to the said Morrthe court in which such bill is filled may at any time thereafter, this moregage, and spon the filling of any bill for that purpose, due; the Mortgages shall have the right immiediately to foreclose And in the event that the whole of said debt is declared to be

In the twent of default in making any monthly payment provided for herein and in the note secured hereby for a period of thirty (99) days after the due date thereof, or in case of a breach of any other covenant or agreement herein athulated, then the whole of and principal sum remaining unpaid together with actived interest thereon, shall, at the election of the Mortgages, crued interest thereon, shall, at the election of the Mortgages, without notice, become immediately due and payable.

The Mortgagor further agrees that should this mortgage and the note secured hereby not be eligible for incurrace under the National Housing Act within MINETY days I om the date hereof) written statement of any offices of the Department of the Secretary of Housing and Unbara-Development of withing and the entered ante-entered to the MINETY days' time from the third agent of the conclusive proof of such ideligibility, the Mortgages, being deemed conclusive proof of such ideligibility, the Mortgages of the conclusive proof of such ideligibility, the Mortgages of the conclusive proof of such ideligibility, the Mortgages of the conclusive proof of such ideligibility, the Mortgages of the more again to the conclusive proof of such ideligibility, the Mortgages of this more again, and the more again, and proof of such ideligibility, the Mortgages of this more again, and proof of such ideligibility, the Mortgages of the more again, and the days are again, and agai

That it the premitten or ainy part thereot, he condemned under any power of emitten, to rain, or acquired for a public use, the damages, proceeds, and the original action of transfer upon this Mortenstand the Mortensor it, the Mortensor it, the Mortensor it, the Mortensor it the Mortensor it, the Mortensor it is indepted and shall be paid forthwith to the Mortensor, whether day it on account of the indebtedness secured hereby, whether day or not.

force shall peas to the purchaser or granues. terest of the Mortgagor in and to any insurance policies then in ment of the indebtedness secured hereby, all right, title and inor other transfer of title to the mortgaged property in extinguishthe indebtedness thereby defined or to the restoration or repair of the transfer defininged. In event of foreclosure of this mortgage applied by the Mortgages at its option either to the reduction of lointly, and the insurance proceeds, or any part thereof, may be the Mortgages instead of to the Mortgagor and the Mortgages authorized and directed to make payment for such loss directly to Mortgagor, and each insurance company concerned is hereby gages, who may make proof of loss if not made prompily by loss Mortgagor will give immediate notice by mail to the Mortfevor of and in form acceptable to the Morigagee. In event of the Mortgages and have attached thereto loss payable clauses in Mortgages and the policies and renewals thereof shall be held by All insurance shall be carried in companies approved by the

8752C233

4967 WEST 135TH STREET CRESTWOOD, IL 60445

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

This rider attached to and made part of the Mortgage between PAUL J. HODGE, JR. , Mortgagor, and EVERGREEN HOME FUNDING CORPORATION A BACHELOR dated SEPTEMBER 16, 1987 revises said Mortgage as follows:

Page 2, the second covenant of the Mortgagor is amended to roud;

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 page 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 (a) 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 therefore divided by the number of months to clapse before one month prior to the date when such ground rents, premiums, taxes and assessments will become delinguent, such sums to be held by Mortgagee in trust to pay said ground ents, 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 Nortgagor each month in a single payment to be applied by the Mortgages to the following items in the order set forth:
 - ground rency, if any, taxes, special assessments, fire, and other hazard insurance premiums;
 - (11) interest on the note secured hereby, and (111) amortization of principal of the said note.

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 Jefault under this mortgage. The Mortgagee may collect a "late clarge" not to exceed four cents (4c) for each dollar (\$1.00) for each payment more than fifteen (15) days in arrears, to cover the extra expanse involved in handling delinquent payments.

If the total of the payments made by the Mortgager under subsection (a) of the preceding paragraph shall exceed the amount of the payments a really made by the Mortgagee for ground rents, taxes and assessments, or insurance premium, 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 sulsection (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 Mortgagee, any amount necessary to make up the deficiency, on or before the date when payment of such ground rents, taxes, ass soments, or insurance premiums shall become 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 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.

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

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.

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

Mortgagor

UNOFFICIAL COPY

The second of th

and the second of the second o a ha da gala carat selt an angungt selt

Company of a March of the state an of organism to off you

Door Coop Collny

rangers special additionary self to the we er midden and metal er er will have in the control of the county to thousant with

ers en per espa contra per succió. is a first of share peritors alternated to the control of the cont and other Bright Burn gains of

with the end of the state of the end of the

Took 52 to loss to house to

UNOFFICIAL, COPY 3

THIS INSTRUMENT WAS PREPARED BY: EVERGREEN HOME FUNDING CORPORATION 4967 WEST 135TH STREET CRESTWOOD, ILLINOIS 60445 FHA CASE #131: 4953905-203

FHA ASSUMPTION RIDER

This rider is made this 16TH day of SEPTEMBER, 1987, and is incorporated into and shall be deemed to amend the Mortgage, Deed of Trust or Security Deed ("Security Instrument") of the same date given by the undersigned (the Borrower") to the Lender covering the property described in the Security Instrument and located at:

12053 SOUTH LA SALLE STREET CHICAGO ILLINOIS 60628
PROPERTY ADDRESS

THE MORTGAGEE/LENDER SHALL, WITH THE PRIOR APPROVAL OF THE FEDERAL HOUSING COMMISSIONER, OR HIS DESIGNEE, DECLARE ALL SUMS SECURED BY THIS "SECURITY INSTRUMENT" TO BE IMMEDIATELY DUE AND PAYABLE IF ALL OR A PART OF THE PROPERTY IS SOLD OR OTHERWISE TRANSFERRED (OTHER THAN BY DEVISE, DESCENT OR OPERATION OF LAW) BY THE MORTGAGOR/BORROWER, PURSUANT TO A CONTRACT OF SALE EXECUTED NOT LATER THAN 24 MONTHS AFTER THE DATE OF EXECUTION OF THIS SECURITY INSTRUMENT OR NOT LATER THAN 24 MONTHS AFTER THE DATE OF A PRIOR TRANSFER OF THE PROPERTY SUBJECT TO THIS SECURITY INSTRUMENT, TO A PURCHASER WHOSE CREDIT HAS NOT BEEN APPROVED IN ACCORDANCE WITH THE REQUIREMENTS OF THE COMMISSIONER.

Borrower Caul Chalof Co. Borrower Borrower Borrower

This Rider is in accordance with HUD Mortgagee Letter 86-15, dated August 8, 1986 or 16:3 (c) (12-86)

ASSUMPTION RIDER

UNOFFICIAL COPY

THE PROPERTY WAS TWEEN GOING AND रात, १४५८ र ४८५८ अन्तरामात्र में अन्तरामें की साराहरूका mitani, meri kong kan RENTWONE ILLETHOLE PHASE

of the property of the constant for

out man come on the first confidence of the confidence of the confidence of the following the confidence of the confiden Company of the State of the Sta មាន ប្រជាជាក្នុង បានប្រើប្រៀង សមានក្រុមប្រជាជា The second of th

學問的 法法律 科 斯伊克马斯斯

A COUNTY OF THE WAS TRANSPORTED TO THE PARTY OF THE PARTY 2. 人工工具的10. 3.5. (2.6.)。 《中国人名西班拉德 SHORE PARAMETERS OF CUMMINGRAM PROPERTY IN THE PROPERTY OF A PROPERTY STATE OF THE PERSON OF THE STATE OF THE STAT to the country was the result of the best of the STORE OF SOME OF THE PROPERTY 今日1998年7月2日40月2日8日 120 48年8日48

TO THE YAMPON SERVE

and a commission of his field