

# UNOFFICIAL COPY

87547683

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Loan # 15540

State of Illinois

## Mortgage

FHA Case No:

131: 516 3011 703B

This Indenture, Made this 28th day of September, 19 87 between  
DANIEL J. GOLEC, A Bachelor and MARY K. ANDERSON, Divorced Not Since Remarried, Mortgagor, and  
MIDWEST 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 Mortgagee, as is evidenced by a certain promissory note bearing even date herewith, in the principal sum of Seventy-four thousand four hundred and NO/100 Dollars (\$ 74,400.00 )

payable with interest at the rate of Ten per centum ( 10.00000 ) per annum on the unpaid balance until paid, and made payable to the order of the Mortgagee at its office in DOWNSERS CRVE ILLINOIS, 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 Six hundred fifty-two and 92/100 Dollars (\$ 652.92 ) on November 01, 19 87, and a like sum on 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 20 17.

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 19 IN BLOCK 2 IN BOEGERS SUBDIVISION OF THAT PART OF THE NORTH WEST 1/4 OF THE SOUTH EAST 1/4 OF SECTION 17, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

THE RIDER TO STATE OF ILLINOIS FHA MORTGAGE ACCELERATION CLAUSE ATTACHED HERETO AND EXECUTED OF EVEN DATE HEREWITH IS INCORPORATED HEREIN AND THE COVENANTS AND AGREEMENTS OF THE RIDER SHALL AMEND AND SUPPLEMENT THE COVENANTS AND AGREEMENTS OF THIS MORTGAGE AS IF THE RIDER WERE A PART HEREOF.

Item # 15-17-402-015 *640*

Also known as 113 OAK RIDGE AVENUE, HILLSIDE

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.

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:

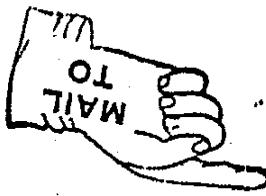
To keep said premises in good repair, and not to do, or permit to be done, upon said premises, anything that may impair the value thereof, or of the security intended to be effected by virtue

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.

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87-547683



RETURN TO: MIDWEST FOUNDING CORPORATION  
1020 31ST STREET, SUITE 401  
DOWNTOWN GROVE, ILLINOIS 60515  
PREPARED BY: EVE DI PILLA

Property of Cook County Clerk's Office  
0'clock page of m., and duly recorded in Book  
A.D. 19 County, Illinois, on the day of  
Filed for Record in the Recorder's Office of  
Doc. No.

Done under my hand and Notarial Seal this  
day "OFFICIAL" of September A.D. 19 87.  
William J. Anderson, his wife, personally known to me to be the same  
and MARY K. ANDERSON, Divorced Not Since Remarried, a Bachelor  
and MARY K. ANDERSON, Divorced Not Since Remarried, free and voluntarily act for the uses and purposes  
of record, Do hereby certify that DANIEL J. GOLD, a Bachelor  
person whose name is ARB, subscriber to the foregoing instrument, appeared before me this day in person and acknowledged  
that THE above signed, sealed, and delivered the said instrument, free and voluntarily act for the uses and purposes  
therein set forth, including the release and waiver of the right of homestead.

County of COOK  
State of Illinois  
Case No. 87-547683  
100002 TRAIN 0251 10/08/87 09132100  
40698 REC \* -87-547683  
000-COURTH-RGREGOR

15.25

(SEAL) \_\_\_\_\_ (SEAL) \_\_\_\_\_

(SEAL) \_\_\_\_\_ (SEAL) \_\_\_\_\_

(SEAL) \_\_\_\_\_ (SEAL) \_\_\_\_\_

MARY K. ANDERSON  
DANIEL J. GOLD  
(SEAL) \_\_\_\_\_ (SEAL) \_\_\_\_\_

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

87-547683

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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, 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.

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:

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 apiled by the Mortgagee to the following items in the order set forth:

XXXXX  
XXXXX  
XXXXX  
XXXXX  
XXXXX

- I  ground rents, if any, taxes, special assessments, fire, and other hazard insurance premiums;
- II  interest on the note secured hereby;
- III  amortization of the principal of the said note; and
- IV  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<sup>1</sup>) 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 (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, 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 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, 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 all payments made 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.

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 insurance provision for payment of which has not been made hereinbefore.

- 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 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 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

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The **CO-OPERA-TION** between concentrated small firms, brings many benefits and advantages shall result in the respective heirs, executors, and beneficiaries. Wherever used, the singular number shall include the plural, the singular the singular, and the masculine gender shall include the feminine.

It is expressly agreed that no extension of the time for payment  
of the debt hereby secured by the Mortgagor shall operate to any suc-  
cessor in interest of the Mortgagor shall operate to any suc-  
cessor in interest of the Mortgagor shall operate to any suc-  
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, comply with, and duly perform all the covenants and agreements herein, then this conveyance shall be null and void and Mortgagor will, within thirty (30) days after written demand therefor by Mortgagor, execute a release of benefits of all statutes of laws which require the earlier execution or delivery of such release or satisfaction by Mortgagor.

And there shall be paid in any sale made in pursuance of any such decree; (1) All the costs of such suit or suits, and expenses of any such decree; (2) All the costs for documentation evidence and fees, outlays for photocopies, fees, photocopies, fees, outlays for documentation evidence and expenses of a verifiable sale, and conveyance, including attorneys', solicitors', costs of said abstract and examination of title; (2) All the monies advanced by, the Master, if any, for the purpose authorized in the mortgagee 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 in- debtiveness heretofore set out; (4) All the said principal money re- maining unpaid. The overplus of the proceeds of sale, if any, shall then be paid to the Master. In any sale made in pursuance of any such decree, (1) All the costs of such suit or suits, and expenses of any such decree; (2) All the costs for documentation evidence and fees, outlays for photocopies, fees, photocopies, fees, outlays for documentation evidence and expenses of a verifiable sale, and conveyance, including attorneys', solicitors', costs of said abstract and examination of title; (2) All the monies advanced by, the Master, if any, for the purpose authorized in the mortgagee 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 in- debtiveness heretofore set out; (4) All the said principal money re- maining unpaid. The overplus of the proceeds of sale, if any, shall then be paid to the Master.

And in case of foreclosure of this mortgage by said Mortgagor in any court of law or equity, a reasonable sum shall be allowed for the solicitor's fees, and stenographer's fees, of the complainant in such proceeding, and also for all outlays for documentation and in such proceeding, and in case of a complete absconce of the party liable to pay, or legal pose of such foreclosure; And in case of any other suit, or legal proceeding, wherein the Mortgagor shall be made a party thereto by reason of this mortgage, its costs and expenses, and the reasonable fees and charges of the attorney or solicitors of the Mortgagor, so made parishes, for services in such suit or pro- cessing, shall be a further lien and charge upon the said premises under this mortgage, and all such expenses shall become so much additional imdedication secured hereby and be allowed in any decree foreclosing this mortgage.

Wherever 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 the mortgage or a subservient mortgage, the said Mortgagee 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 as may be required to protect the property from fire and other risks; and collect rents, issues, and profits for the use of the premises hereinabove described; and employ other persons and collect and receive the rents, issues, and profits for the use of the property beyond any period of redemption, as are approved by the court; gather or others upon such terms and conditions, either within or beyond the period of redemption, as are necessary to carry out the provisions of this paragraph.

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

In the event of default in making any monthly payment due,  
viced 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 ac-  
crued interest hereon, shall, at the election of the Mortgagor,  
without notice hereon, become immediately due and payable.  
And in the event that the whole of said debt is declared to be  
due, the Mortgagor 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 declare it,  
either before or after sale, and without notice to the said Mort-  
gagor, 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 application for appointment of a receiver, or for  
an order to place Mortgage in possession of a receiver, and  
without regard to the value of said premises or whether the same  
as a homestead, enter an order placing the Mortgage in posses-  
sion of the premises, or appoint a receiver for the benefit of the  
Mortgagor 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 period of re-  
collection of redemption, and such issues, and profits when  
period of redemption, and such issues, and profits when

The Mortgagor further agrees that should this mortgage be declared unenforceable or illegal for any reason; under the National Housing Act within Sixty days from the date hereof) written statement of any officer of the Department of Housing and Urban Development or authorized agent of the Secretary of Housing and Urban Development, declare all sums secured by this note secured hereby not be eligible for insurance; under the same conditions as if such note had been made payable to the holder of this note may, at its option, declare all sums secured conclusive proof of such illegibility), the Mortgagee being deemed desirous to insure said note and this mortgage, being unable to the Sixty days from the date of this mortgage, to the Secretary of Housing and Urban Development dated subsequently;

That if in 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 Mort-  
gage, and the Note secured hereby remaining unpaid, are hereby  
assigned by the Mortgagor to the Mortgagee and shall be paid  
forthwith to the Mortgagor to the Mortgagee and shall be paid  
independently hereby, whether due or not.

# UNOFFICIAL COPY

LOAN# 15540

CASE# 131: 516 3011 703B

## FHA MORTGAGE ACCELERATION CLAUSE

All FHA Mortgages - Effective 12/01/86

The mortgage shall, with the prior approval of the Federal Housing Commissioner, or his designee, declare all sums secured by this mortgage 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, pursuant to a contract of sale executed not later than 24 months after the date of execution of this mortgage or not later than 24 months after the date of a prior transfer of the property subject to this mortgage, to a purchaser whose credit has not been approved in accordance with the requirement of the Commissioner.

<i>Daniel J. Golec</i>	September 28, 1987
Borrower DANIEL J. GOLEC	Date
<i>Mary K. Anderson</i>	September 28, 1987
Borrower MARY K. ANDERSON	Date
Borrower	Date
Borrower	Date
.....	.....

State of \_\_\_\_\_ SS.  
County of \_\_\_\_\_

I, the undersigned, a notary public in and for the said County, in the State aforesaid, DO HEREBY CERTIFY that DANIEL J. GOLEC, A Bachelor and MARY K. ANDERSON, Divorced Not Since Remarr personally known to me to be the same person S whose name S subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he signed, sealed and delivered the said instrument as THEIR free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_\_.  


Notary Public

Commission Expires

This instrument was prepared by Midwest Funding Corporation  
1020 31st Street, Suite 401, Downers Grove, Illinois 60515

# UNOFFICIAL COPY

1960-1961 - *General* - *Yearbook*

GERM 10000 300 400 500

ЗАУАЛД МОНТАЖЕВСКА ЗОДАЧАСТВО АДР

《中国古典文学名著集成·元曲卷》(全三册)由人民文学出版社出版。

同时，通过与当地居民的交流，我们了解到，该地区居民对环境问题的关注度较高，对政府的环保政策持支持态度。因此，我们建议在项目实施过程中，充分尊重当地居民的意见和建议，加强与他们的沟通和合作，共同推进项目的顺利实施。

Practical Application of the Non-Linear Least Squares Method in Determining the Parameters of the Mathematical Model of the Process of Heat Transfer

Open

1981.08.10 1982.08.10  
1982.08.10 1983.08.10

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C  
1970

OK

For more information about the study, please contact Dr. John D. Cawley at (609) 258-4626 or via email at [jdcawley@princeton.edu](mailto:jdcawley@princeton.edu).

Digitized by srujanika@gmail.com

Q1

但說到底，這就是一個社會問題，一個道德問題，一個文化問題。

For more information about the National Institute of Child Health and Human Development, please visit the NICHD website at [www.nichd.nih.gov](http://www.nichd.nih.gov).

Figure 1. A schematic diagram of the experimental setup used to estimate the energy loss function.

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8  
The following table shows the results of the experiments made by the author on the effect of the different factors on the rate of absorption.