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CMFC#873688

Form Case No. 131:5238473-703

State of Illinois

Mortgage

71-38-437 (2) Cook DF

This Indenture, made this 17TH day of NOVEMBER, 19 87, between

DOROTHY WYSINGER, DIVORCED AND NOT SINCE REMARRIED, Mortgagor, and CAPITAL MORTGAGE FUNDING CORPORATION, Mortgagee.

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

Witnesseth: That whereas the Mortgagor is justly indebted to the Mortgagee, as is evidenced by a certain promissory note bearing even date herewith, in the principal sum of

THIRTY TWO THOUSAND FIVE HUNDRED FIFTY AND NO/100-----Dollars (\$ 32,550.00) payable with interest at the rate of TEN

per centum (10.00 %) per annum on the unpaid balance until paid, and made payable to the order of the Mortgagee at its office in 200 WEST ADAMS STREET-SUITE 2901 CHICAGO, ILLINOIS 60606 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

THREE HUNDRED FORTY NINE AND 78/100-----Dollars (\$ 349.78) on the first day of JANUARY, 19 88, 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 DECEMBER, 20 02.

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 Warranty 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 42 IN BLOCK 9 IN RESUBDIVISION OF BLOCKS 5, 8 AND 9 IN GEORGE C. CAMPBELL'S SUBDIVISION OF THE NORTH EAST 1/4 OF THE NORTH EAST 1/4 OF SECTION 9 AND THE SOUTH 1/2 OF THE SOUTH EAST 1/4 OF THE SOUTH EAST 1/4 OF SECTION 4, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PERMANENT TAX NUMBER: 16-09-212-013 BBO UN

COMMONLY KNOWN AS: ~~WEST~~ WEST HURON CHICAGO, ILLINOIS 60644

PLEASE RECORD AND RETURN TO: CAPITAL MORTGAGE FUNDING CORPORATION 200 WEST ADAMS STREET-SUITE 2901 CHICAGO, ILLINOIS 60606

PREPARED BY: CRYSTAL M. STARKS CHICAGO, ILLINOIS

BOX 333 - GG

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Together with all and singular the tenements, hereditaments and appurtenances thereunto belonging, and the rents, issues, and profits thereof; and all apparatus and fixtures of every kind for the purpose of supplying or distributing heat, light, water, or power, and all plumbing and other fixtures in, or that may be placed in, any building now or hereafter standing on said land, and also all the estate, right, title, and interest of the said Mortgagor in and to said premises.

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

Previous edition may be used until supplies are exhausted

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COOK COUNTY, ILLINOIS
FILED FOR RECORD

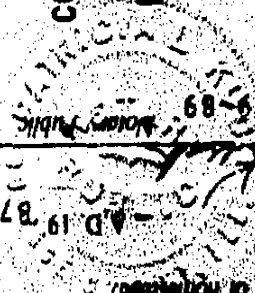
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Filed for Record in the Recorder's Office of
County, Illinois, on the
day of
at o'clock m., and duly recorded in Book
of

Doc. No.

Commission expires 10-9-89



NOVEMBER 17th

Given under my hand and Notarial Seal this

I, the undersigned, Dorothy Wyszner, divorced and not since remarried, do hereby certify that the person whose name is signed, sealed, and delivered the said instrument as subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he was, personally known to me to be the same as the person whose name is signed, sealed, and delivered the said instrument, including the release and waiver of the right of redemption.

a notary public, in and for the county and State

State of Illinois
County of

DOROTHY WYSZNER, DIVORCED AND NOT SINCE REMARRIED

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

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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 to 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 Mortgagee 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.

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 improvement 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 he will promptly pay the principal of and interest on the indebtedness evidenced by the said note, at the times and in the manner therein provided. 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) 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 preceding subsection 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 order set forth:

- (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¢) 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 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.

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. 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

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The Commission herein contained shall bind, and the benefits and advantages shall inure, to the respective heirs, executors, administrators, successors, and assigns of the parties hereto.

It is Expressly Agreed that no extension of the time for payment of the debt hereby secured given by the Mortgagee to any party herein, nor original liability of the Mortgagee, in any manner, shall operate to release, in

any manner, the original liability of the Mortgagee. The Mortgagee shall pay said note at the time and in the manner provided and shall abide by, comply with, and duly perform all the covenants and agreements herein (1) on the day of the date of the note and (2) on the day of the date of the foreclosure of the mortgage, and the Mortgagee shall be held liable for the same.

And there shall be included in any decree foreclosing this mortgage and being paid out of the proceeds of any sale made in pursuance of any such decree: (1) All the costs of such suit or proceedings, including attorneys' fees, advertising, sale, and conveyance; (2) All the costs of abstract and examination of title; (3) All the costs of recording the mortgage with interest on such advances at the rate set forth in the mortgage; (4) All the interest remaining unpaid on the indebtedness hereby secured; and (5) All the said principal, interest, and costs, and the Mortgagee shall be held liable for the same.

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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 the mortgage or a subsequent mortgage, the said Mortgagee, in his discretion, may keep the said premises in good repair; pay such current or back taxes and assessments on the said premises; pay for and

company for which loss is directly to the Mortgagee instead of to the Mortgagee and the Mortgagee jointly, and the insurance proceeds, or any part thereof, may be applied by the Mortgagee at its option either to the satisfaction of the indebtedness hereby secured or to the satisfaction of the mortgage or other encumbrance secured hereby; and in the event of loss of the premises, or any part thereof, be condemned under any power of eminent domain, or acquired for a public use, the amount of the full amount of indebtedness upon this mortgage, and the Mortgagee shall be paid forthwith to the Mortgagee to be applied by it on account of the indebtedness secured hereby, whether due or not.

That if the premises, or any part thereof, be condemned under any power of eminent domain, or acquired for a public use, the amount of the full amount of indebtedness upon this mortgage, and the Mortgagee shall be paid forthwith to the Mortgagee to be applied by it on account of the indebtedness secured hereby, whether due or not.

And the Mortgagee further agrees that should this mortgage and National Housing Act, within 90 days from the date hereof (written statement of any officer of the Department of Housing and Urban Development dated 90 days subsequent to the date of the Secretary of Housing and Urban Development) the Mortgagee being deemed conclusive proof of a discharge of all sums secured hereby immediately due and payable, and this mortgage shall be subject to the Mortgagee's failure to remit the National Housing Act is due to the Mortgagee's failure to remit the National Housing Act is due to the Mortgagee's failure to remit the Urban Development mortgage insurance premium to the Department of Housing and Urban Development.

In the event of default in making any monthly payment provided for herein and in the note secured hereby for a period of thirty (30) days after the due date thereof, or in case of a breach of any other covenant or agreement herein stipulated, then the whole 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 a mortgage, and upon the filing of any bill for that purpose, the Mortgagee shall have the right immediately to foreclose thereon, and the Mortgagee shall be held liable for the same.

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MORTGAGE RIDER

THE MORTGAGEE 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 DEVIS, 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 OF NOT LATER THAN 24 MONTHS AFTER THE DATE OF A PRIOR TRANSFER OF THE PROPERTY SUBJECT TO THIS MORTGAGE, TO A PURCHASER WHOS CREDIT HAS NOT BEEN APPROVED IN ACCORDANCE WITH THE REQUIREMENT OF THE COMMISSIONER.

Dorothy Zynger

DATE

11/17/67

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MORTGAGE RITER

THE MORTGAGEE SHALL, WITH THE PRIOR APPROVAL OF THE FEDERAL HOUSING COMMISSIONER, OR HIS DEPUTY, RECORD ALL MONIES SECURED BY THIS MORTGAGE TO BE IMMEDIATELY PAID AND A CHECK IS MADE ON A PART OF THE PROPERTY IS SOLD OR OTHERWISE TRANSFERRED TO OTHER THAN THE MORTGAGOR, SUBJECT TO OPERATION OF LAW, BY THE MORTGAGOR. PROVIDED THAT A CHECK OF SALE EXECUTED NOT LATER THAN 24 MONTHS AFTER THE DATE OF EXECUTION OF THIS MORTGAGE OR NOT LATER THAN 30 MONTHS AFTER THE DATE OF PRIOR TRANSFER OF THE PROPERTY SUBJECT TO THIS MORTGAGE, TO A PURCHASER WHOSE CREDIT HAS NOT BEEN EXTENDED IN ACCORDANCE WITH THE REQUIREMENT OF THE COMMISSIONER.

Property of Cook County Clerk's Office

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