

It is expressly provided, however (all other provisions of this mortgage to the contrary notwithstanding), that the Mortgagee shall not be required to pay, discharge or remove any tax, assessment or lien upon or against the premises described herein or any part thereof or the improvements situated thereon, so long as the Mortgagee 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.

In case of the refusal or neglect of the Mortgagee 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 hereon 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 Mortgagee.

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 situated, 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.

AND SAID MORTGAGOR covenants and agrees:

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 Mortgagee does hereby expressly release and waive.

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 Mortgagee does hereby expressly release and waive.

TOGETHER with all and singular the tenements, hereditaments and appurtenances thereto 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, 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 Mortgagee in and to said premises.

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NOTE:

THIS MORTGAGE IS BEING RECORDED
TO INCLUDE THE
EASEMENT IN THE
LEGAL DESCRIPTION
87102449

MORTGAGE

LN#004299

8 6 4 1 8 2 9
FHA CASE NO.: 131:4484313

THIS form is used in connection with
mortgages insured under the National
Housing Act.

1500
1986 between

87102449

1500
1970 AS DOCUMENT NUMBER 2182109, IN COOK COUNTY, ILLINOIS.

COOK COUNTY, ILLINOIS 1807 FAVORABLE
FILED FOR RECORD
1986 SEP 12 AM 11:21
86410266
Schumburg, IL
unless you read and understand it.
The attached Riders, which substantially
modify the terms of this loan. Do not sign

86410266

TTIC A 24478 2072

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- 2 -

AND the said Mortgagor further covenants and agrees as follows:

That privilege is reserved to pay the debt in whole, or in an amount equal to one or more monthly payments on the principal that are next due on the note, on the first day of any month prior to maturity, provided, however, that written notice of an intention to exercise such privilege is given at least thirty (30) days prior to prepayment.

That, together with, and in addition to, the monthly payments of principal and interest payable under the terms of the note secured hereby, the Mortgagee will pay to the Mortgagor, 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:

(I) 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

(II) 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 1% of an amount equal to one (1) and one-half (1 1/2) percentum of the average outstanding balance due on the note computed without taking into account delinquencies or prepayments.

A (4) 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 (f) 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 order set forth:

- (i) premium charge 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, taxes, special assessments, fire, and other hazard insurance premiums;
- (III) interest on the note secured hereby; and
- (IV) amortization of the 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 default under this mortgage. The Mortgagee may collect a "late charge" not to exceed our 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 Mortgagor 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 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 which the Mortgagee has not become obligated to pay to the Secretary of Housing and Urban Development, and any balance remaining in the funds accumulated under the provisions of subsection (b) of the preceding paragraph. If there shall be a 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 (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 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 of loss if not made promptly by Mortgagor, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to the Mortgagee instead of to the Mortgagor and the Mortgagee jointly, and the insurance proceeds, or any part thereof, may be applied by the Mortgagee at its option either to the reduction of the indebtedness hereby secured or to the restoration or repair of the property damaged. In event of foreclosure of this mortgage or other transfer of title to the mortgaged property in extinguishment of the indebtedness secured hereby, all right, title and interest of the Mortgagor in and to any insurance policies then in force shall pass to the purchaser or grantee.

THAT if 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 Mortgage, and the Note secured hereby remaining unpaid, are hereby assigned by the Mortgagor 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 90 DAYS from the date hereof (written statement of any officer of the Department of Housing and Urban Development or authorized agent of the Secretary of Housing and Urban Development, dated subsequent to the 90 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

IN THE EVENT of default in making any monthly payment provided for herein and in the note secured hereby for a period of thirty (30) days after the due date thereof, or in case of a breach of any other covenant or agreement herein stipulated, then the whole of said principal sum remaining unpaid together with accrued interest thereon, shall, at the election of the Mortgagee, without notice, become immediately due and payable.

*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.

86410265

87102419

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HUD-92116M (5-80)

Prepared by + mail to:
Old Stone Mtn. Post Office
3 Grass Road of Collinsville
Rolling Meadows, IL 60008
Box 15

at _____ o'clock _____ m., and duly recorded in Book _____ of _____ Page _____
County, Illinois, on the _____ day of _____ A.D. 19 _____

Filed for Record in the Recorder's Office of _____ DOC. NO. _____

GIVEN under my hand and Notarial Seal this _____ day _____ A.D. 1986
Comm. Expires 12/1/87
Notary Public _____

STATE OF ILLINOIS
COUNTY OF _____
I, _____
Do hereby Certify That _____
and _____
his wife, personally known to me to be the same
person whose names are _____
person and acknowledged that _____
free and voluntary act for the uses and purposes therein set forth, including the release and waiver of the right
of homestead.

WITNESS the hand and seal of the Mortgagor, the day and year first written
MARK R. CHRUSCIEL [SEAL]
KATHY D. CHRUSCIEL [SEAL]

THE COVENANTS HEREIN CONTAINED shall 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.

IT IS EXPRESSLY AGREED that no extension of the time for payment of the debt hereby secured given by
the Mortgagor 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, comply with,
and duly perform all the covenants and agreements herein, then this conveyance shall be null and void and Mort-
gage will, within thirty (30) days after written demand therefor by Mortgagor, execute a release or satisfaction
of this mortgage, and Mortgagor hereby waives the benefits of all statutes or laws which require the earlier ex-
ecution or delivery of such release or satisfaction by Mortgagor.

AND THERE SHALL BE INCLUDED in any decree foreclosing this mortgage and be paid out of the pro-
ceeds of any sale made in pursuance of any such decree: (1) All the costs of such suit or suits, advertising,
sale, and conveyance, including attorneys', solicitors', and stenographers' fees, outlays for documentary evi-
dence and cost of said abstract and examination of title; (2) all the moneys advanced by the Mortgagor, if any,
for the purpose authorized in the mortgage, with interest on such advances at the rate set forth in the note se-
cured hereby, from the time such advances are made; (3) all the accrued interest remaining unpaid on the in-
debtedness hereby secured; (4) all the said principal money remaining unpaid. The overplus of the proceeds
of sale, if any, shall then be paid to the Mortgagor.

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 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 Mortgagor shall
be made a party, hereby for reason of this mortgage, its costs and expenses, and the reasonable fees and charges
of the attorney or solicitor of the Mortgagor, 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.

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 in good repair, pay such current or back taxes and assess-
ments as may be due on the said premises; pay for and maintain such insurance in such amounts as shall have
been required by the Mortgagor; lease the said premises to the Mortgagor or others upon such terms and condi-
tions, 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 ex-
pend itself such amounts as are reasonably necessary to carry out the provisions of this paragraph.

AND IN THE EVENT that the whole of said debt is decreed 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 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
pendency of such foreclosure suit and, in case of sale and a deficiency, during the full statutory period of re-
demption, 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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Property of Cook County Clerk's Office

8710249

1987 FEB 23 PM 12:25

COOK COUNTY, ILLINOIS
FILED FOR RECORD

Mary Johnson
Signed, sealed and delivered
in the presence of

[Seal]

[Seal]
KATHY D. CHRUSCIEL

[Seal]
MARK R. CHRUSCIEL

[Seal]
Mark R. Chrusciel

has set his/her hand and seal the day and year first aforesaid.
IN WITNESS WHEREOF, the undersigned

4. The paragraph beginning "THE MORTGAGOR FURTHER AGREES..." is amended by the addition of the following: "This option may not be exercised by the Mortgagee when the Mortgagee's failure to remit the mortgage insurance premium to the Department of Housing and Urban Development."

The fourth sentence of this paragraph is amended by insertion of a period after "... then remaining unpaid under said Note" and deletion of the remainder of the sentence.

3. In the paragraph beginning "If the total of payments made..." in the third sentence, the words "all payments made under the provisions of subsection (a) of the preceding paragraph which the Mortgagee has not become obligated to pay to the Secretary of Housing and Urban Development, and" are deleted.

- 1. Subsection (a) is deleted.
- 2. Subsection (c)(1) is deleted.

follows:

OLD STONE MORTGAGE CORPORATION

MARK R. CHRUSCIEL and KATHY D. CHRUSCIEL
the Mortgagor, and
the Mortgagor, and
the Mortgagor, as

This Rider, dated the 19th day of June, 1986, amends the MORTGAGE of even date by and between

MORTGAGE RIDER

86410266

87102419

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IN THE CIRCUIT COURT OF THE FIRST JUDICIAL CIRCUIT IN AND FOR THE COUNTY OF COOK, ILLINOIS

NAME OF DEBTOR	(2001)
ADDRESS OF DEBTOR	(2001)
DATE OF FILING	(2001)
FILE NO.	(2001)

Property of Cook County Clerk's Office

80770500

01101578

IN WITNESS WHEREOF, I have hereunto set my hand and the seal of said Court, this _____ day of _____, 2001.

DEBORAH M. WILSON

0 0 8 1 0 5 0 0

Handwritten signature

Signed, sealed and delivered
in the presence of

[Seal]

[Seal]

[Seal]

[Seal]

KATHY D. CHRUSCIEL

MARK R. CHRUSCIEL

the undersigned has set his/her hand and seal the day and year first aforesaid.

IN WITNESS WHEREOF,

1. In the first unnumbered paragraph, page 2, the sentence which reads as follows is deleted:
2. The first unnumbered paragraph, page 2, is amended by the addition of the following:
 "That privilege is reserved to pay the debt in whole, or in an amount equal to one or more monthly payments on the principal that are next due on the note, on the first day of any month prior to maturity; provided, however, that written notice of an intention to exercise such privilege is given at least thirty (30) days prior to prepayment.

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

follows:

OLD STONE MORTGAGE CORPORATION

MARK R. CHRUSCIEL and KATHY D. CHRUSCIEL

the Mortgagor, and the Mortgagor, and the Mortgagor, as

amends the MORTGAGE of even date by and between

This Rider, dated the 19th day of June, 19 86,

MORTGAGE RIDER

FHA CASE NO.: 131:4484313

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