

This Indenture, Made this 12TH day of FEBRUARY , 19 87 , between
JUAN PHILLIPS, A SPINSTER AND
THOMAS PHILLIPS AND MASLYN A. PHILLIPS, HIS WIFE
CAPITAL MORTGAGE FUNDING CORPORATION
 a corporation organized and existing under the laws of
 Mortgagors.

THE STATE OF ILLINOIS

Mortgagor and
15 00

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

(\$ 48,800.00**) FORTY EIGHT THOUSAND EIGHT HUNDRED AND NO/100----- Dollars
 payable with interest at the rate of NINE per centum (9.00 %) per annum on the unpaid balance until paid, and made
 payable to the order of the Mortgagee at its office in 200 WEST ADAMS STREETS, SUITE 1925 CHICAGO, ILLINOIS
 or at such other place as the holder may designate in writing, and delivered; the said principal and interest being payable in monthly in-
 stallments of THREE HUNDRED NINETY TWO AND 66/100----- Dollars (\$ 392.66****)
 on the first day of APRIL , 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
 MARCH .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 perfor-
 mance 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 11 IN BLOCK 16 IN SHEPHARD'S MICHIGAN AVENUE NUMBER 2, BEING A SUBDIVISION OF PART OF
 THE NORTH EAST 1/4 OF SECTION 11, TOWNSHIP 36 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL
 MERIDIAN ACCORDING TO THE PLAT THEREOF RECORDED JUNE 29, 1927 AS DOCUMENT 9701452 IN
 COOK COUNTY, ILLINOIS.

B30

PERMANENT TAX NUMBER 29-11-213-011-00004M
 COMMONLY KNOWN AS: 14733 SOUTH DORCHESTER

DOLTON, ILLINOIS 60419

PLEASE RECORD AND RETURN TO:
 CAPITAL MORTGAGE FUNDING CORPORATION
 200 WEST ADAMS STREET, SUITE 1925
 CHICAGO, ILLINOIS 60606

PREPARED BY:
 MARY L. GRIFFITH
 CHICAGO, ILLINOIS

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 plumb-
 ing 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 ap-
 purtenances 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 re-
 quired by the Mortgagor.

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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That he will keep the improvements now existing or hereafter erected on the property, measured as nearly be required from time to time by the Warrantee shall not be liable and other hazards, difficulties and contingencies in such amounts and for such periods as may be required by the Warrantee and will pay promptly, when due, any premiums on such insurance provided for the payment of which has not been made before.

And as additional incentive for the payment of the indebtedness
arrears and the principal debt hereby set forth to the Masteragencies
hereinafter named, and profits now due or which may hereafter
accrue, in any, and profits now due or which may hereafter
accrue, become due to the use of the premises heretofore described.

described under the provisions of subsection (b) of the preceding cumulative and may qualify under the provisions of the preceding paragraph. If there shall be a default under any of the provisions of this moratorium resulting in a public sale of the premises covered thereby, or in the mortgagor's failure to pay the property otherwise after default, the mortgagee acquires, at the time of the commencement of such proceedings or at any time the property is otherwise sold, the same title as the mortgagor had at the time of the commencement of the preceding paragraph. Any such title so acquired by the mortgagee shall be valid, and the mortgagee shall have all the rights and powers which the mortgagor would have had if he had sold the property to the mortgagee under the provisions of this section.

expressed in detail in <http://www.mortgageeasy.com>, which MortgageEasy shall, in com-
pliance with all applicable laws, make available to the Buyer at no cost.

notwithstanding, the following provisions shall not be sufficient to pay bounded 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 grand rents, taxes, assessments, or insurance premiums, or of the note secured hereby, until payment of the entire sum.

If the total of the payments made by the Authority under
any specific loan of the payee exceeds the limit
fixed by the payee, it shall exceed the
amount of the payments actually made by the Authority for
granted loans, acre, and assessments, or insurance premiums, as
the case may be, until debts, or subsequent payments, as
made by the Authority, of the Mofidgagar, if the loan is current, in the opinion
of the Mofidgagar, shall be credited on subsequent payments, as
made by the Authority, of the Mofidgagar, if the Authority makes by the Mofidgagar under

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" due more than fifteen days in arrears (4%) for each dollar (5%) for each day more than fifteen days in arrears in handling delinquent payments.

(V) late charges.

(IV) amortization of the principal of the said note; and

(III) costs of the said note to the bank.

(11) "Fouund guilty, in any, taxes, special assessments, fine, and other hazard insurance premiums;

charge (in lieu of motorcycle insurance premium). In the case of many

(ii) premium charges under the contract of insurance with the Secretary of Housing and Urban Development, or monthly

encurred hereby shall be added together and the aggregate amount
determinal shall be paid by the Plaintiff for each month in a single
payment to be applied by the Plaintiff to the Mortgage in full.

(c) All payments made under the two preceding subsections shall be made under the note of this paragraph and all payments to be made under the note of this paragraph shall be made under the note of this paragraph and all payments to be made under the note of this paragraph shall be made under the note of this paragraph.

This instrument is dated this day of the month of January, in the year of our Lord one thousand nine hundred and forty five, and in the reign of King George VI, by and between the following persons, who declare that they have read and understood the same, and that they do subscribe it as their true and lawful act and deed.

John Smith, son of John and Mary Smith, of this town, aged twenty five years, unmarried, labourer, residing at 12 High Street, hereunto affixed his signature.

John Jones, son of John and Mary Jones, of this town, aged thirty two years, married, carpenter, residing at 14 High Street, hereunto affixed his signature.

Witnessed by us, the undersigned, this day of January, in the year of our Lord one thousand nine hundred and forty five.

John Smith, John Jones, and John Williams, all of whom have signed this instrument in the presence of each other, and in the presence of the witness, and all three of whom are of sound mind, and of full age, and who have read and understood the contents of the same, and do subscribe it as their true and lawful act and deed.

John Smith, John Jones, and John Williams, all of whom have signed this instrument in the presence of each other, and in the presence of the witness, and all three of whom are of sound mind, and of full age, and who have read and understood the contents of the same, and do subscribe it as their true and lawful act and deed.

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

Juan Phillips
JUAN PHILLIPS, A SPINSTER

(SEAL)

Thomas Phillips
THOMAS PHILLIPS

(SEAL)

Maslyn A. Phillips
MASLYN A. PHILLIPS, HIS WIFE

(SEAL)

(SEAL)

State of Illinois)
County of COOK)
)

I, THE UNDERSIGNED
aforesaid, Do Hereby Certify that JUAN PHILLIPS, A SPINSTER AND THOMAS PHILLIPS
and MASLYN A. PHILLIPS, his wife, personally known to me to be the same
person whose names ARE subscribed to the foregoing instrument, appeared before me this day in person and acknowledged
that THEY signed, sealed, and delivered the said instrument as THEIR free and voluntary act for the uses and purposes
therein set forth, including the release and waiver of the right of homestead.

Given under my hand and Notarial Seal this 12TH

day FEBRUARY

, A.D. 1987

Sandra Darley
Notary Public

Doc. No.

Filed for Record in the Recorder's Office of

County, Illinois, on the day of A.D. 19

AM

o'clock

m., and duly recorded in Book

of

page

87 FEB 26 AM 5350

COPY SERIALIZED
FILED FOR RECORD

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The curves obtained hereinafter can be used to find the number of individuals in each age group which will be required to insure a given probability of survival for a given period of time.

If it is experimentally proved that the extension of the time for payment
of the debt thereby caused will by the Moors give in any case, in
any manner, the original liability of the Moorish.

(Signed) M. J. G. B.

ii) **Holding** **that** **part** **pay** **shall** **not** **be** **liable** **to** **the** **time** **and** **in** **the** **manner**
iii) **allowance** **and** **such** **allowance** **by**, **comply** **with**, **and** **fully** **perform** **all**
the **obligations** **and** **accrued** **benefits** **herein**, **in** **a** **timely** **and** **convenient** **manner**
iv) **void** **and** **null** **any** **agreement** **with**, **which** **would** **otherwise** **void** **and** **null**
or **deliver** **any** **benefit** **or** **revenue** **or** **allowance** **or** **restitution** **by** **Murtagh**

And claim shall be made in any decree regarding either mortgagor or
mortgagee and be paid out of the proceeds of any sale made in pursuance of
any decree of any such decree: (1) All the costs of such sale or
adverse claim, and conveyance, including attorney's, solicitor's,
and pleader's fees, usually for documentation evidence and
costs of any such decree; (2) All the money
paid over and above the amount stipulated in the mortgage and
any interest accrued on such sum at the rate set forth
in the mortgage, which interest on such sum shall accrue at the same rate as
the money advanced by the Mortgagor, if any, for the purpose authorized in
such mortgage and examination of title; (3) All the money
paid over and above the amount stipulated in the mortgage and
any interest accrued on such sum at the rate set forth
in the mortgage, if any, for the purpose authorized in
such mortgage.

possessions, taxes, litigation, and other items necessary for the project.

In the event of default in making any monthly payment pro-
vided 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 of agreement herein stipulated, when the
whole of said principal sum remaining unpaid together with ac-
cumulated interest thereon, shall, at the election of the Mortgagee,
without notice, become immediately due and payable.

carrying over a balance of such moneys as may be due and payable.
holder of the note may, at its option, declare all sums secured
hereby immediately due and payable.

The Motorstage further agrees that should the mortgagee and the trustee accrue hereby not be eligible for insurance under the National Housing Act within 90 days from the date hereof, whereby note heretofore given shall then become due and payable, the trustee shall have the right to require the payment of the amount of the principal and interest then due and payable, plus all costs and expenses of collection, including attorney's fees, and the trustee may sue for the same in any court of competent jurisdiction.

that is in the premises, or any part thereof, be condemned under
any law, or of eminent domain, or acquired for a public use, the
duties, expenses, proceedings, and all consideration for such acquisition, to
the extent of the full amount, of independentness upon this Motor.
Nate secured his, or commanding upaid, are hereby
granted, and the Motor, and the Motor.

• All insurance shall be carried in companies approved by the Motor Vehicle and the policies and renewals thereof shall be held by the Motor Vehicle and have attached thereto loss payable clauses in favor of and in form acceptable to the Motor Vehicle. In event of loss Motor Vehicle will give immediate notice by mail to the Motor Vehicle, who may make proof of loss if not made previously. Motor Vehicle, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to the Motor Vehicle and the insurance premiums paid by the Motor Vehicle shall pass to the purchaser or grantee.

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MORTGAGE RIDER

This Rider, dated the 12TH day of FEBRUARY, 19 87, amends the Mortgage of even date by and between JUAN PHILLIPS, A SPINSTER AND THOMAS PHILLIPS AND MASLYN A. PHILLIPS the mortgagor, and CAPITAL MORTGAGE FUNDING CORPORATION, the mortgagee, as follows:

1. Subsection (a) of Paragraph 2 is deleted.
2. Subsection (c) (1) of Paragraph 2 is deleted.
3. In the third sentence of Paragraph 3, the words "all payments made under the provisions of (a) or paragraph 2 hereof which the mortgagee has not become obligated to pay the Secretary of Housing and Urban Development and" are deleted.
4. The forth sentence of Paragraph 3 is amended by insertion of a period after "... then remaining unpaid under said note" and deletion of the remainder of the sentence.
5. Paragraph 15 is amended by the addition of the following:

"This option may not be executed 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."

IN WITNESS WHEREOF, mortgagor(s) has set his hand and seal the day and year first aforesaid.

Juan Phillips (SEAL)
Thomas Phillips (SEAL)
Maslyn A. Phillips (SEAL)

STATE OF ILLINOIS)

COUNTY OF COOK)

Before me personally appeared JUAN PHILLIPS, A SPINSTER AND THOMAS PHILLIPS and MASLYN A. PHILLIPS, his wife, to me well known and known to me to be the individuals described in and who executed the foregoing instrument and acknowledged before me that they executed the same for the purposes therein expressed.

WITNESS my hand and official seal this 12TH day of February 1987

Dandra Nalley
Notary Public in and for the county and state aforesaid.

My Commission expires 12/27/88

0578 Notary 70-47-378

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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 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.

X James Phillips

SIGNATURE

James Phillips

SIGNATURE

X 2/12/87

DATE

Marlene K Phillips

SIGNATURE

SIGNATURE

0578 Klauder 20-97-378

0578 Klauder

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THE MORTGAGE RECORDS ARE
MAINTAINED IN THE RECORDS DEPARTMENT
AT 300 N. WELLS ST., CHICAGO, IL 60602.
A COPY OF THE RECORDS IS MAILED TO THE
MORTGAGEE AT THE ADDRESS INDICATED
ON THE RECORDS.

