

PT 6-11-060

87129312

8 7 1 2 9 3 1 2

This form is used in connection with mortgages insured under the one-to-four-family provisions of the National Housing Act.

# MORTGAGE

THIS INDENTURE, Made this 5th day of MARCH, 1987, between LON A. KLEISNER, A BACHELOR AND JO AMBER OLSEN, DIVORCED AND NOT SINCE REMARRIED, Mortgagor, and HOME FAMILY MORTGAGE CORP., 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 FIFTY NINE THOUSAND SIX HUNDRED EIGHTY FIVE AND NO/100 Dollars (\$ 59,685.00--)

TEN AND 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 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 FIVE HUNDRED FORTY FIVE AND 96/100 Dollars (\$ 545.96-- ) on the first day of MAY 1 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 APRIL 1, 2017

NOW, THEREFORE, the said Mortgagee, 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 situated, lying, and being in the county of COOK and the State of ILLINOIS, to wit: LOT 24 IN KINSER'S CIGERO SUBDIVISION NO. 1, A SUBDIVISION OF BLOCK 1 OF THE SUBDIVISION OF THE NORTH WEST QUARTER OF SECTION 29, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, 0000 COMMON ADDRESS: 2239 SOUTH COURT, CIGERO, IL. 60650 PIN# 16-29-107-017

15<sup>00</sup>

MAIL TO

BOX 283

HOME FAMILY MORTGAGE CORP.  
188 INDUSTRIAL DRIVE SUITE 330  
ELMHURST, ILLINOIS 60126

OF THE RIDER SHALL AMEND AND SUPPLEMENT THE COVENANTS AND AGREEMENTS OF THIS MORTGAGE AS IF THE RIDER WERE A PART HEREOF. TOGETHER WITH ALL AND SINGULAR THE TENEMENTS, HEREDITAMENTS AND APPURTENANCES THERUNTO BELONGING, AND THE TENES, ISSUES, AND PROFITS THEREOF; AND ALL APPARATUS AND FIXTURES OF EVERY KIND FOR THE PURPOSE OF SUPPLYING OR 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 the said Mortgagee 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 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.

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 herein mortgaged as in his 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.

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 lien upon or against the premises described herein or any part thereof or the validity thereof by appropriate legal proceedings brought in a court of competent jurisdiction, which shall not prevent the collection of the tax, assessment, or lien, so long as the Mortgagee shall, in good faith, contest the same or the validity thereof by appropriate legal proceedings and shall pay the same or the amount thereof as and for the same as if the same were satisfied the same.

UNOFFICIAL COPY

87129312

# UNOFFICIAL COPY

Property of Cook County Clerk's Office

10 12 00

SEARCHED INDEXED SERIALIZED FILED

1 1 1 3 6 2 1 3

# UNOFFICIAL COPY

HUD-92116M (5-80)

IN THE EVENT of default in making any monthly payment provided for herein and in the note secured here-  
by 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 in-  
terest thereon, shall, at the election of the Mortgagee, without notice, become immediately due and payable.

THE MORTGAGOR FURTHER AGREES that should this mortgage and the note secured hereby not be eli-  
gible for insurance under the National Housing Act within SIXTY DAYS from the date hereof (written state-  
ment 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 SIXTY 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.

IN THE EVENT of default in making any monthly payment provided for herein and in the note secured here-  
by 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 in-  
terest thereon, shall, at the election of the Mortgagee, without notice, become immediately due and payable.

IN THE EVENT of default in making any monthly payment provided for herein and in the note secured here-  
by 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 in-  
terest thereon, shall, at the election of the Mortgagee, without notice, become immediately due and payable.

IN THE EVENT of default in making any monthly payment provided for herein and in the note secured here-  
by 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 in-  
terest thereon, shall, at the election of the Mortgagee, without notice, become immediately due and payable.

IN THE EVENT of default in making any monthly payment provided for herein and in the note secured here-  
by 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 in-  
terest thereon, shall, at the election of the Mortgagee, without notice, become immediately due and payable.

IN THE EVENT of default in making any monthly payment provided for herein and in the note secured here-  
by 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 in-  
terest thereon, shall, at the election of the Mortgagee, without notice, become immediately due and payable.

IN THE EVENT of default in making any monthly payment provided for herein and in the note secured here-  
by 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 in-  
terest thereon, shall, at the election of the Mortgagee, without notice, become immediately due and payable.

IN THE EVENT of default in making any monthly payment provided for herein and in the note secured here-  
by 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 in-  
terest thereon, shall, at the election of the Mortgagee, without notice, become immediately due and payable.

IN THE EVENT of default in making any monthly payment provided for herein and in the note secured here-  
by 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 in-  
terest thereon, shall, at the election of the Mortgagee, without notice, become immediately due and payable.

IN THE EVENT of default in making any monthly payment provided for herein and in the note secured here-  
by 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 in-  
terest thereon, shall, at the election of the Mortgagee, without notice, become immediately due and payable.

IN THE EVENT of default in making any monthly payment provided for herein and in the note secured here-  
by 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 in-  
terest thereon, shall, at the election of the Mortgagee, without notice, become immediately due and payable.

IN THE EVENT of default in making any monthly payment provided for herein and in the note secured here-  
by 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 in-  
terest thereon, shall, at the election of the Mortgagee, without notice, become immediately due and payable.

IN THE EVENT of default in making any monthly payment provided for herein and in the note secured here-  
by 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 in-  
terest thereon, shall, at the election of the Mortgagee, without notice, become immediately due and payable.

IN THE EVENT of default in making any monthly payment provided for herein and in the note secured here-  
by 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 in-  
terest thereon, shall, at the election of the Mortgagee, without notice, become immediately due and payable.

IN THE EVENT of default in making any monthly payment provided for herein and in the note secured here-  
by 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 in-  
terest thereon, shall, at the election of the Mortgagee, without notice, become immediately due and payable.

IN THE EVENT of default in making any monthly payment provided for herein and in the note secured here-  
by 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 in-  
terest thereon, shall, at the election of the Mortgagee, without notice, become immediately due and payable.

IN THE EVENT of default in making any monthly payment provided for herein and in the note secured here-  
by 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 in-  
terest thereon, shall, at the election of the Mortgagee, without notice, become immediately due and payable.

IN THE EVENT of default in making any monthly payment provided for herein and in the note secured here-  
by 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 in-  
terest thereon, shall, at the election of the Mortgagee, without notice, become immediately due and payable.

IN THE EVENT of default in making any monthly payment provided for herein and in the note secured here-  
by 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 in-  
terest thereon, shall, at the election of the Mortgagee, without notice, become immediately due and payable.

IN THE EVENT of default in making any monthly payment provided for herein and in the note secured here-  
by 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 in-  
terest thereon, shall, at the election of the Mortgagee, without notice, become immediately due and payable.

IN THE EVENT of default in making any monthly payment provided for herein and in the note secured here-  
by 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 in-  
terest thereon, shall, at the election of the Mortgagee, without notice, become immediately due and payable.

IN THE EVENT of default in making any monthly payment provided for herein and in the note secured here-  
by 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 in-  
terest thereon, shall, at the election of the Mortgagee, without notice, become immediately due and payable.

AND the said Mortgagee further covenants and agrees as follows:  
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 Mortgagee will pay to the Mortgagee, on the first day of each month until  
the said note is fully paid, the following sums:

1. 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, as 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 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-half (1/2) of one-half (1/2) per centum of the average outstanding balance due on the note com-  
puted without taking into account delinquencies or prepayments);  
2. A sum equal to the ground rent, if any, next due, plus the premiums that will next become due and payable on  
policy 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 (divided by the  
number of months to elapse before one month prior to the date when such ground rent, premium, tax and as-  
sessment will become delinquent), such sum to be held by Mortgagee in trust to pay said ground rent, premium,  
tax and other assessments; and  
3. All payments mentioned in the two preceding subsections of this paragraph and all payments to be made under the  
note and the note secured hereby shall be added together and the aggregate amount thereof shall be paid by the Mortgagee each  
month in the following order and in the following amounts:  
(1) ground rent, if any, taxes, special assessments, fire, and other hazard insurance premium;  
(2) interest on the note secured hereby, and  
(3) amortization of the principal of the said note.  
Any deficiency in the amount of any such agreed monthly payment shall, unless made good by the Mortgagee prior  
to the date of the next such payment, constitute an event of default under this mortgage. The Mortgagee may col-  
lect a "late charge" of not less than ten (10) per centum (10%) for each dollar (\$1) for each payment more than fifteen (15) days in  
arrears, to cover the extra expense involved in handling delinquent payments.  
(4) the total of the payments made by the Mortgagee under subsection (1) 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 Mortgagee, shall be credited on  
subsequent payments to be made by the Mortgagee, or refunded to the Mortgagee. If, however, the monthly payments  
made by the Mortgagee under subsection (1) 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 Mortgagee 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 Mortgagee shall tender to the Mortgagee, in accordance with the provisions of the note secured  
hereby, full payment of the entire indebtedness reflected thereby, the Mortgagee shall, in computing the  
amount of such indebtedness, credit to the account of the Mortgagee all payments made under the provisions of  
subsection (1) 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 (1) 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 sub-  
section (1) 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 (1) of the pre-  
ceding paragraph.

87129312

# UNOFFICIAL COPY

11/15/2011 10:00 AM

Property of Cook County Clerk's Office

11/15/2011

# UNOFFICIAL COPY

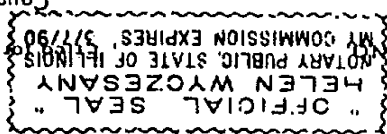
HUD-92116M (5-80)

Page \_\_\_\_\_ of \_\_\_\_\_ m., and duly recorded in Book \_\_\_\_\_ of \_\_\_\_\_ County, Illinois, on the \_\_\_\_\_ day of \_\_\_\_\_ A.D. 1987

Record in the Recorder's Office of \_\_\_\_\_ County, Illinois, on the \_\_\_\_\_ day of \_\_\_\_\_ A.D. 1987

Notary Public

*[Signature]*  
\_\_\_\_\_  
Notary Public



DOC.

GIVEN under my hand and Notarial Seal this \_\_\_\_\_ day \_\_\_\_\_ A.D. 1987

of homestead. free and voluntary act for the uses and purposes therein set forth, including the release and waiver of the right person and acknowledged that THEY signed, sealed, and delivered the said instrument as THEIR person whose names ARE and JO AMBER OLSEN, DIVORCED AND NOT SINCE, \_\_\_\_\_, \_\_\_\_\_, personally known to me to be the same

and JO AMBER OLSEN, DIVORCED AND NOT SINCE, \_\_\_\_\_, \_\_\_\_\_, personally known to me to be the same

and JO AMBER OLSEN, DIVORCED AND NOT SINCE, \_\_\_\_\_, \_\_\_\_\_, personally known to me to be the same

and JO AMBER OLSEN, DIVORCED AND NOT SINCE, \_\_\_\_\_, \_\_\_\_\_, personally known to me to be the same

and JO AMBER OLSEN, DIVORCED AND NOT SINCE, \_\_\_\_\_, \_\_\_\_\_, personally known to me to be the same

and JO AMBER OLSEN, DIVORCED AND NOT SINCE, \_\_\_\_\_, \_\_\_\_\_, personally known to me to be the same

and JO AMBER OLSEN, DIVORCED AND NOT SINCE, \_\_\_\_\_, \_\_\_\_\_, personally known to me to be the same

and JO AMBER OLSEN, DIVORCED AND NOT SINCE, \_\_\_\_\_, \_\_\_\_\_, personally known to me to be the same

and JO AMBER OLSEN, DIVORCED AND NOT SINCE, \_\_\_\_\_, \_\_\_\_\_, personally known to me to be the same

and JO AMBER OLSEN, DIVORCED AND NOT SINCE, \_\_\_\_\_, \_\_\_\_\_, personally known to me to be the same

and JO AMBER OLSEN, DIVORCED AND NOT SINCE, \_\_\_\_\_, \_\_\_\_\_, personally known to me to be the same

and JO AMBER OLSEN, DIVORCED AND NOT SINCE, \_\_\_\_\_, \_\_\_\_\_, personally known to me to be the same

and JO AMBER OLSEN, DIVORCED AND NOT SINCE, \_\_\_\_\_, \_\_\_\_\_, personally known to me to be the same

and JO AMBER OLSEN, DIVORCED AND NOT SINCE, \_\_\_\_\_, \_\_\_\_\_, personally known to me to be the same

and JO AMBER OLSEN, DIVORCED AND NOT SINCE, \_\_\_\_\_, \_\_\_\_\_, personally known to me to be the same

and JO AMBER OLSEN, DIVORCED AND NOT SINCE, \_\_\_\_\_, \_\_\_\_\_, personally known to me to be the same

and JO AMBER OLSEN, DIVORCED AND NOT SINCE, \_\_\_\_\_, \_\_\_\_\_, personally known to me to be the same

and JO AMBER OLSEN, DIVORCED AND NOT SINCE, \_\_\_\_\_, \_\_\_\_\_, personally known to me to be the same

and JO AMBER OLSEN, DIVORCED AND NOT SINCE, \_\_\_\_\_, \_\_\_\_\_, personally known to me to be the same

and JO AMBER OLSEN, DIVORCED AND NOT SINCE, \_\_\_\_\_, \_\_\_\_\_, personally known to me to be the same

and JO AMBER OLSEN, DIVORCED AND NOT SINCE, \_\_\_\_\_, \_\_\_\_\_, personally known to me to be the same

and JO AMBER OLSEN, DIVORCED AND NOT SINCE, \_\_\_\_\_, \_\_\_\_\_, personally known to me to be the same

and JO AMBER OLSEN, DIVORCED AND NOT SINCE, \_\_\_\_\_, \_\_\_\_\_, personally known to me to be the same

and JO AMBER OLSEN, DIVORCED AND NOT SINCE, \_\_\_\_\_, \_\_\_\_\_, personally known to me to be the same

and JO AMBER OLSEN, DIVORCED AND NOT SINCE, \_\_\_\_\_, \_\_\_\_\_, personally known to me to be the same

and JO AMBER OLSEN, DIVORCED AND NOT SINCE, \_\_\_\_\_, \_\_\_\_\_, personally known to me to be the same

and JO AMBER OLSEN, DIVORCED AND NOT SINCE, \_\_\_\_\_, \_\_\_\_\_, personally known to me to be the same

and JO AMBER OLSEN, DIVORCED AND NOT SINCE, \_\_\_\_\_, \_\_\_\_\_, personally known to me to be the same

and JO AMBER OLSEN, DIVORCED AND NOT SINCE, \_\_\_\_\_, \_\_\_\_\_, personally known to me to be the same

and JO AMBER OLSEN, DIVORCED AND NOT SINCE, \_\_\_\_\_, \_\_\_\_\_, personally known to me to be the same

and JO AMBER OLSEN, DIVORCED AND NOT SINCE, \_\_\_\_\_, \_\_\_\_\_, personally known to me to be the same

and JO AMBER OLSEN, DIVORCED AND NOT SINCE, \_\_\_\_\_, \_\_\_\_\_, personally known to me to be the same

and JO AMBER OLSEN, DIVORCED AND NOT SINCE, \_\_\_\_\_, \_\_\_\_\_, personally known to me to be the same

and JO AMBER OLSEN, DIVORCED AND NOT SINCE, \_\_\_\_\_, \_\_\_\_\_, personally known to me to be the same

87129312

8 7 1 2 9 3 1 2



# UNOFFICIAL COPY

PROPERTY OF COOK COUNTY CLERK'S OFFICE

[Faint, mostly illegible text, likely a legal document or court record]

Property of Cook County Clerk's Office

82  
83  
84  
85  
86  
87  
88  
89  
90  
91  
92  
93  
94  
95  
96  
97  
98  
99  
100

1 2 3 4 5 6 7 8 9 10

# UNOFFICIAL COPY

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 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 (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 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

21629312

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.

- (I) ground rents, if any, taxes, special assessments, fire, and other hazard insurance premiums;
- (II) interest on the note secured hereby; and
- (III) amortization of principal of the said note.

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:

(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

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 Mortgagee, on the first day of each month until the said note is fully paid, the following sums:

1. Page 2, the second covenant of the Mortgagee is amended to read:

dated MARCH 5, 1987 revises said Mortgage as follows:  
 THIS INSTRUMENT IS PART OF THE MORTGAGE BETWEEN  
 LON A. KLEISNER, A BACHELOR AND JO ANNE KLEISNER, A HOUSEWIFE  
 MORTGAGE CORP.

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

# UNOFFICIAL COPY

The Commission on the Structure and Organization of the Government of Cook County, Illinois, has the honor to acknowledge the receipt of your letter of the 10th day of June, 1967, in which you requested that the Commission report on the proposed reorganization of the County Administration be made available to you.

The Commission has the honor to inform you that the report on the proposed reorganization of the County Administration is being prepared and will be made available to you as soon as it is ready for distribution.

Property of Cook County Clerk's Office

The Commission is currently reviewing the report and will advise you of the results of its review as soon as they are available.

Very truly yours,  
Commission on the Structure and Organization of the Government of Cook County, Illinois

Enclosed for your information are copies of the report on the proposed reorganization of the County Administration, as well as a copy of the Commission's report on the proposed reorganization of the County Administration.

Very truly yours,  
Commission on the Structure and Organization of the Government of Cook County, Illinois

Very truly yours,  
Commission on the Structure and Organization of the Government of Cook County, Illinois

WOMEN'S DIVISION  
JUNE 10, 1967

WOMEN'S DIVISION



Property of Cook County Clerk's Office

87129312

Mortgagor JO AMBER OLSEN, DIVORCED AND NOT SINCE REMARRIED

*[Handwritten Signature]*

Mortgagor LON A. KLIEBISNER, A BACHELOR

*[Handwritten Signature]*

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

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.

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

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.

# UNOFFICIAL COPY

Property of Cook County Clerk's Office

SECRET

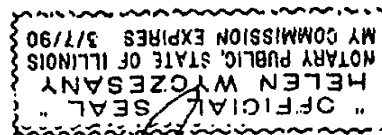
STATE OF ILLINOIS  
COUNTY OF COOK

IN SENATE, January 11, 1961.

REPORT OF THE COMMISSIONERS OF THE STATE DEPARTMENT OF PUBLIC SAFETY  
ON THE PROGRESS OF THE INVESTIGATION OF THE ACTS OF VIOLENCE  
COMMITTED IN CHICAGO, ILLINOIS, DURING THE MONTH OF JULY, 1960.

REPORT OF THE COMMISSIONERS OF THE STATE DEPARTMENT OF PUBLIC SAFETY  
ON THE PROGRESS OF THE INVESTIGATION OF THE ACTS OF VIOLENCE  
COMMITTED IN CHICAGO, ILLINOIS, DURING THE MONTH OF JULY, 1960.

REPORT OF THE COMMISSIONERS OF THE STATE DEPARTMENT OF PUBLIC SAFETY  
ON THE PROGRESS OF THE INVESTIGATION OF THE ACTS OF VIOLENCE  
COMMITTED IN CHICAGO, ILLINOIS, DURING THE MONTH OF JULY, 1960.



*Helen Wyczesany*  
\_\_\_\_\_  
in the presence of

Signed, sealed and delivered

\_\_\_\_\_  
[Seal]

\_\_\_\_\_  
[Seal]

TO AMBER OLSEN, DIVORCED AND NOT SINCE  
REARRIED

*Amber Olsen*  
\_\_\_\_\_  
[Seal]

LON A. KLEISNER, A BACHELOR

*Lon A. Kleisner*  
\_\_\_\_\_  
[Seal]

hand(s) and seal(s) the day and year first aforesaid. set

IN WITNESS WHEREOF,

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 prior transfer of the property subject to this mortgage, to a purchaser whose credit has not been approved in accordance with the requirements of the Commissioner.

, hereinafter referred to as Mortgagee, as follows:

, hereinafter referred to as Mortgagor, and HOME FAMILY MORTGAGE CORP.

This Rider, dated this 5th day of MARCH 19 87, amends the Mortgage Deed of Trust, even date by and between LON A. KLEISNER, A BACHELOR AND TO AMBER OLSEN, DIVORCED AND NOT SINCE REARRIED

FHA ASSUMPTION RIDER  
TO THE  
MORTGAGE/DEED OF TRUST

8 7 1 2 9 3 1 2

87129312

Property of County Clerk's Office

# UNOFFICIAL COPY

RECEIVED BY EXAMINER  
COUNTY PUBLIC CLERK OF ILLINOIS  
HESTER MARISE BRYAN  
JULY 10 1998

1000000000

PROPERTY OF COOK COUNTY CLERK'S OFFICE

Property of Cook County Clerk's Office

NOTARIAL PUBLIC  
STATE OF ILLINOIS  
MY COMMISSION EXPIRES

0 2 1 8 0 0 1 5