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WORONOWICZ

07227732

FHA Case No.

131: 4947604- 703

DSC 858

State of Illinois

Mortgage

87227732

This Indenture, made this 20TH day of APRIL, 1987, between ANDRZEJ WORONOWICZ AND ANNA WORONOWICZ, HIS WIFE, Mortgagor, and CITY FEDERAL SAVINGS BANK, a corporation organized and existing under the laws of THE STATE OF FLORIDA, Mortgagee.

Witnesseth: that whereas the Mortgagor is justly indebted to the Mortgaggee, as is evidenced by a certain promissory note bearing even date herewith, in the principal sum of SEVENTY SEVEN THOUSAND SEVEN HUNDRED FIFTY ONE AND NO/100THS Dollars (\$ 77,751.00), Dollars, payable with interest at the rate of NINE AND ONE HALF per centum (9.500-%) per annum on the unpaid balance until paid, and made payable to the order of the Mortgaggee at its office in SOMERSET, NEW JERSEY, or at such other place as the holder may designate in writing, and delivered; the said principal and interest being payable in monthly installments of "SIX HUNDRED SEVENTY NINE AND 31/100THS" Dollars (\$ 679.31) on the first day of JUNE, 1987, 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 MAY, 2012.

Now, therefore, the said Mortgagor, for the better securing of the payment of the said principal sum of money and interest and the performance of the covenants and agreements herein contained, does by these presents Mortgage and Warrant unto the Mortgaggee, 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:

THE NORTH 1/2 OF LOT 37 AND ALL OF LOT 38 IN BLOCK 7 IN FEUERBORN AND KLODE'S BELMONT TERRACE, BEING A SUBDIVISION OF THE SOUTH EAST 1/4 LYING SOUTH OF THE INDIAN BOUNDARY LINE IN SECTION 23, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

PERMANENT TAX NUMBER: 12-23-415-003

COMMONLY KNOWN AS: 3447 NORTH PANAMA AVENUE
CHICAGO, ILLINOIS 60634

PREPARED BY: DONNA KUTZ
RECORD AND RETURN TO:
CITYFED MORTGAGE COMPANY
ONE OAKBROOK TERRACE, SUITE 714
OAKBROOK TERRACE, IL 60181



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DEPT-01
100003 TRAN 3846 04/29/87 10:21:00
\$0030 4 C 87-227732
COOK COUNTY RECORDER

-87-227732

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

To have and to hold the above-described premises, with the appurtenances and fixtures, unto the said Mortgaggee, 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.

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.

Previous Editions are Obsolete

515-1349-00-0386 (1 of 4)

HUD-92116M (10-85 Edition)

24 CFR 203.17(a)

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The convenants herein shall bind, and the benefits of this mortgageto hereby waives the benefits of all statutes or laws which require the earlier execution or delivery of such release or salts-facition by Mortgagor.

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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 make 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 insufficiency), 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 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.

And in the event that the whole of said debt is declared to be due, the Mortgagee 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 of the person or persons liable for the payment of the indebtedness secured hereby, at the time of such applications for appointment of a receiver, or for an order to place Mortgagee in possession of the premises, 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 redemption, and such rents, issues, and profits when collected may be applied toward the payment of the indebtedness, costs, taxes, insurance, and other items necessary for the protection and preservation of the property.

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 this mortgage or a subsequent mortgage, the said Mortgagee, in its discretion, may: keep the said premises in good repair; pay such current or back taxes and assessments as may be due on the said premises; pay for and maintain such insurance in such amounts as shall have been required by the Mortgagee; lease the said premises to the Mortgagor or others upon such terms and conditions, 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 expend itself such amounts as are reasonably necessary to carry out the provisions of this paragraph.

And in case of foreclosure of this mortgage by said Mortgagee 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 Mortgagee shall be made a party thereto by reason of this mortgage, its costs and expenses, and the reasonable fees and charges of the attorneys or solicitors of the Mortgagee, 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.

And there shall be included in any decree foreclosing this mortgage and be paid out of the proceeds 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 evidence and cost of said abstract and examination of title; (2) all the moneys advanced by the Mortgagee, if any, for the purpose authorized in the mortgage with interest on such advances at the rate set forth in the note secured hereby, from the time such advances are made; (3) all the accrued interest remaining unpaid on the indebtedness 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.

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 Mortgagee will, within thirty (30) days after written demand therefor by Mortgagor,

Any deficiency in the amount of any such negotiable instrument
payment shall, unless made good by the holder prior to the
date of the next such payment, constitute an event of de-
fault under this mortgage, The Notarized copy of the
mortgage, the original copy of the instrument of conveyance
and each power of attorney shall be delivered to the
holder at the time of the payment of the amount due
on the instrument of conveyance or on the date of
the payment of the amount due on the instrument of
conveyance.

(1) Premium charges under the contract of insurance with the Secretary of Housing and Urban Development, or similarly charged in lieu of mortgagage insurance premium), as the case may be;

(2) Premium charges under the contract of insurance premium;

(3) Premium rates, if any, taxes, special assessments, fire, and other hazard insurance premiums;

(4) Interest on the note secured hereby;

(5) Amortization of the principal of the said note and late charges.

(c) 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 in the order set forth:

(b) A sum equal to the ground rents, if any, next due, plus the premiums that will next become due and payable on plot, less of fire and other hazard insurance covering the mortgaged property plus taxes and assessments next due on the mortgaged property (all as calculated by the Mortgagor) less all sums already paid therefor divided by the number of months to leasehold property (all as calculated by the Mortgagor) less all sums paid before one month prior to the date when such ground rents, premiums, taxes and assessments will become due, plus such sums to be held by Mortgagor till trust is paid and ground rents, premiums, taxes and special assessments and .

(1) It had so long as said note of even date and this instant,
ment are held by the Secretary of Treasury and U.S. Bank Department.
ment, a monthly charge (in lieu of a monthly insurance
muniunt which shall be in an amount equal to one-twelfth
of one-half (1/2) per centum of the average outstanding
and due on the note computed without taking into account
delinquencies or prepayments).

(1) If and so long as said note of even date and this instrument are remitted 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 the holder with funds to pay such premium in pursuance to the Secretary of Housing and Urban Development's regulations under the Housing Act, as amended, and applicable Regulations thereunder.

(a) An amount sufficient to provide the holder hereof with funds to pay the next monthly insurance premium if this instrument and the note secured hereby are uninsured, or a monthly premium and the note secured hereby are uninsured, in lieu of a mortgage insurance premium if they are held by the Secretary of Housing and Urban Development, as follows:

That, together with, and in addition to, the monthly pay-
ments 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,

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

And the said Mortgagor further covenants and agrees as follows:

It is expressly provided, however (all other provisions to this摩爾加比 to the contrary notwithstanding), that the Moer-
gangue shall not be required nor shall it have the right in a pay-
ditch charge, or to remove any tax, assessment, or rate then upon it
against the premises described herein or any part thereof or its
improvements situated thereon, so long as the Moertagger shall
in good faith, contest the same or the validity thereof by applica-
tion of legal proceedings brought in a court of competent juris-
diction, 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 the case of the *rebus* seal or heraldic of the Altertagsgesell in make such payments, or in case of similarly any prior right in or claim against such seal payments in so far as of assessments on said premises, or to other than for taxes or assessments on said premises, or to keep said premises in good repairing, the Altertagsgesell may sue up taxes, assessments, and the same premises, when due, and may make such repairs to the property herein mentioned as in his discretion it may deem necessary for the proper preservation thereof, and any money so paid to expand said premises, or much additional indebtedness, incurred by this mortgage, to be paid out of proceeds of the sale of the land or buildings premises, if not otherwise paid by the Altertagsgesell.

to keep said premiums in good repute, and not to do, or let
the value thereof, or of the security intended to be effected by
virtue of this instrument; nor to suffer any loss of mechanics
men or materials used to attach to said premises; to pay to the
Master, as heretofore, all taxes and assessments on
said premises, (1) a sum sufficient to pay all taxes and assessments on
said property, or any tax or assessment that may be levied by
authority of the State of Illinois, or of the country, town, vil-
lage, or city in which the said land is situated, upon the Master,
or to keep the buildings of said premises in such form of insurance, and in
such amounts, as may be required by the Master.

And said Major George covenants and agrees;

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WORONOWICZ

RIDER TO THE SECURITY INSTRUMENT

FHA Case No. 131: 4947604- 703

This Rider is a part of and incorporated into the Security Instrument dated the 20TH day of APRIL, 1987 given by the undersigned covering the property described in the Security Instrument located at:

3447 NORTH PANAMA AVENUE
CHICAGO, ILLINOIS 60634

The mortgagee shall, with the prior approval of the Federal Housing Commissioner, or his designee, declare all sums secured by this Security Instrument to be immediately due and payable if all or 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 Security Instrument or not later than 24 months after the date of a prior transfer of the property subject to this Security Instrument, to a purchaser whose credit has not been approved in accordance with the requirements of the Commissioner.

ANDRZEJ WORONOWICZ

ANNA WORONOWICZ

Borrower

Borrower

Borrower

Borrower

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新編 中国の歴史と文化

the following table, the average value of

Professor, I would like to thank you for your kind words about my paper. I am very grateful for your support.

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在於此，故其後人之學，亦復不能無所取法。蓋其時之學人，多以爲子思之傳，故其說亦復多與孟子之說相合。但其說之詳，則又過孟子矣。故其後人之學，亦復不能無所取法。蓋其時之學人，多以爲子思之傳，故其說亦復多與孟子之說相合。但其說之詳，則又過孟子矣。

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