State of Illinois

Mortgage

131:5012569-734

This Indenture, Made this

5TH

day of

MAY

, 19 B7, between

ELIZABETH A. BORGEN /SINGLE NEVER MARRIED

Morigagor, and

AMERISTAR FINANCIAL CORPORATION, A CORPORATION ITS SUCCESSORS -AND/OR-ASSIGNS THE STATE OF CALIFORNIA a corporation organized and existing under the laws of 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 FORTY THOUSAND EIGHT HUNDRED

AND NO/100

Dollars (\$

40,800.00

payable with interest at the rate of EIGHT AND ONE HALF Thipper annum on the unpuld balance until paid, and made payable to the order of the Mortgagee at its per centum (B.500 3860 CALLE FORTUNADA, SAN DIEGO, CA 92123 office in at such other place as the holder may casis that in writing, and delivered; the said; principal and interest being payable in monthly installments of

THREE HUNDRED THIRTEEN AND 72/100

Dollars (\$

313.72

, and a pic sum on the first day of each and every month thereafter until the note is fully paid. . 19 87 JULY 1 except that the final payment of principal and interest, if not sooner paid, shall be due and payable on the first day of 20 17

Now, therefore, the said Mortgagor, for the better security 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 situate, lying, and being in the county of Olynin Clarks and the State of Illinois, to wit: 71.41

SEE ATTACHED RIDER.

8974 WESTERN AVENUE-UNIT D-307, DES PLAINES, ILLINOIS

Together with all and singular the tenements, hereditaments and appurtenances thereunto belonging, and the remissiones, 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 Morigagee, 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 elty 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 required by the Mortgagee.

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.

> HUD-92116M (10-85 Edition) 24 CFR 203.17(a)

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In case of the refusal or neglect of the Mortgagor to make such payments, or to satisfy any prior lien or incumbrance other than that for taxes or assessments on said premises, or to keep said premises in good repair, the Mortgagee may pay such taxes, assessments, and insurance premiums, when due, and may make such repairs to the property herein mortgaged as in its discretion it may deem necessary for the proper preservation thereof, and any moneys so paid or expended shall become so much additional indebtedness, secured by this mortgage, to be paid out of proceeds of the sale of the mortgaged premises, if not otherwise paid by the Mortgagor,

It is expressly provided, however (all other provisions of this mortgage to the contrary notwithstanding), that the Mortgagee shall not be required nor shall it have the right to pay, discharge, or remove any tax, assessment, or tax lien upon or against the premises described herein or any part thereof or the improvements situated thereon, so long as the Mortgagor shall, in good faith, contest the same or the validity thereof by appropriate legal proceedings brought in a court of competent jurisdiction, which shall operate to prevent the collection of the tax, assessment, or lien so contested and the sale or forfeiture of the said premises or any part thereof to satisfy the same.

And the said Mortgagor further covenants and agrees as follows:

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

That, together with, and in addition to, the monthly payments of principal and interest payable under the terms of the note secured hereby, the Mortgagor will pay to the Mortgagee, on the first day of each month until the said note is fully paid, the following sums:

- (a) 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:
- (1) 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 in an amount equal to one-twelfth (1/12) of one-half (1/2) per centum of the average outstanding balance due on the note computed without taking into account delinquencies or prepayments;
- (b) 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
- (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 to be aplied by the Mortgagee to the following items in the order set forth:

- (1) premium charges 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:
- (11) ground rents, if any, taxes, special assessments, fire, and other hazard insurance premiums;
 - (111) interest on the note secured hereby;
 - (IV) amortization of the principal of the said note; and
 - (V) late charges.

Any deficiency in the amount of any such aggregate monthly payment shall, unless made good by the Mortgagor prior to the due date of the next such payment, constitute an event of default under this mortgage. The Mortgagee may collect a "late charge" not to exceed four cents (4') for each dollar (\$1) for each payment more than fifteen (15) days in arrears, to cover the extra expense involved in handling delinquent payments.

If the total of the payments made by the Mortgagor under subsection (b) 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 ease 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 dueand Layable, then the Mortgagor shall pay to the Mortgagee any amoran necessary to make up the deficiency, on or before the indate when payment of such ground rents, taxes, assessments, only 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 vide, 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.

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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 Morigagee instead of to the Morigagor and the Morigagee 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 dom(in) 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 Mortgager 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 no.

The Mortgagor further agrees that should this nortgage and the note secured hereby not be eligible for insurance under the National Housing Act within 60 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 60 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 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 Mortgager 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 solicitot'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 more gave and be paid out of the proceeds of any sale made in purisurner of any such decree: (1) All the costs of such suit or sults, advertising, sale, and conveyance, including attorneys', solicitors', and steadynphers' fees, outlays for documentary evidence and cost of sale mostract 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 the eby, from the time such advances (age made; (3) all the accreed interest remaining unpaid on the indebtedness hereby secured (4) all the said principal money temaining 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, there this conveyance shall be null and void and Mortgagee will, within only (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 execution or delivery of such release or satisfaction by Mortgagee.

It is expressly agreed that no extension of the time for payment of the debt hereby secured given by the Mortgagee to any successor in interest of the Mortgagor shall operate to release, in any manner, the original liability of the Mortgagor.

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.

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UNOFFICIAL, COP' UNIT D-307 AS DESCRIBED IN SURVEY DELINEATED ON AND ATTACHED TO AND A PART OF DECLARATION OF CONDOMINIUM OWNERSHIP REGISTERED ON THE 29TH DAY OF NOVEMBER, 1979 AS DOCUMENT NUMBER 3,133,750, AM UNDIVIDED .1829% INTEREST (EXCEPT THE UNITS DELIMEATED AND DESCRIBED IN SAID SURVEY) IN AND TO THE FOLLOWING DESCRIBED PREMISES: THAT PART OF THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 14. TOWNSHIP 41 NORTH. RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, BOUNDED BY A LIME DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHWEST CORNER OF THE SOUTHWEST 1/4 OF SOUTHWEST 1/4 OF SAID SECTION 14: THENCE SOUTH 89 DEGREES, 57 MINUTES, 00 SECONDS RAST ALONG THE NORTH LINE OF SAID QUARTER-QUARTER SECTION, 308.0 FRET; THENCE SOUTH 02 DEGREES, 11 MINUTES, OO SECONDS WEST, PARALLEL WITH THE WEST LINE OF SAID QUARTER-QUARTER SECTION, 200.65 FEET FOR A PLACE OF BEGINNING; THENCE CONTINUING SOUTH 02 DEGREES, 11 MINUTES, OC SECONDS WEST, 329.35 FRET; THENCE SOUTH 87 DEGREES, 49 MINUTES, OO SECONDS HAST, 230.00 FEET; THENCE NORTH 02 DEGREES, 11 MINUTES, OO SECONDS EAST, 65.0 FEET; THENCE SOUTH 87 DEGREES, 49 MIRUTES, OO SECONDS EAST, 148.0 FEET; THENCE NORTH 02 DEGREES, 11 MINUTES, OO SECONDS EAST 189.09 FEET TO A POINT ON A LINE 290.0 FEET SOUTH AS MEASURED ALONG THE WEST LINE OF THE EAST 1/2 OF THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SAID SECTION 14, AND PARALLYL WITH THE NORTH LINE OF SAID QUARTER-QUARTER SECTION: THENCE WORTH 89 DEGREES, 57 MINUTES, OO SECONDS WEST, ALONG SAID PARALLEL LINE, 21.36 FEET TO A POINT OF THE WEST LINE OF THE EAST 1/2 OF THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SAID SECTION 14; THENCE NORTH 02 DEGREES, 15 MINUTES, 00 SECONDS EAST, ALONG SAID WEST LINE, 76.05 FEET; THENCE NORTH 87 FEET, 49 MINUTES, 00 SECONDS WEST, 356.75 FEET TO THE PLACE OF BEGINNING (EXCEPTING FROM SAID PARCEL OF LAND THAT PART THEREOF FALLING WITHIN THE EAST 1/2 OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 14 AFORESAID) AND THAT PART OF THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 OF FACTION 14, AND PART OF THE SOUTHEAST 1/4 OF SECTION 15, TOWNSHIP 41 NORTH, RANGE 12, MAST OF THE THIRD PRINCIPAL MERIDIAN, BOUNDED BY A LINE DESCRIBED AS FOLLOWS: COMMERCING AT A POINT ON THE WEST LINE OF THE SOUTHWEST 1/4 OF SECTION 14, 33.02 FEET SOUTH OF THE NORTHWEST CORNER OF THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 THENCE SOUTH 39 DEGREES, 57 MINUTES, 00 SECONDS EAST. PARALLEL TO THE NORTH LINE OF THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 14, 308.00 FEET: THENCE SOUTH 2 DEGREES, 11 FINUTES, 00 SECONDS WEST, PARALLEL WITH THE WEST LINE OF SAID QUARTER-QUARTER SECTION 497.00 PRET; THENCE SOUTH 67 DEGREES, 49 MINUTES, 00 SECONDS EAST, 230.0 FEET; THENCE NORTH 02 DEGREES, 11 MINUTES, OO SECONDS RAST, 65.0 FEET; THENCE SCUTA 87 DEGREES, 49 MINUTES, OO SECONDS, MAST 148.0 FEET; THENCE SOUTH O2 DEGREES, 11 MINUTES, OO SECONDS WEST, 230.0 FEET TO A POINT ON A LINE DRAWN 618.0 FEET MASURED AT RIGHT ANGLES AND PARALLEL WITH THE SOUTH LINE OF THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SAID SECTION 14, THENCE WEST ALONG SAID PARALLEL LINE 58.0 FEET; THENCE SOUTH AT RIGHT ANGLES TO SAID PARALLEL LINE 110.0 FRET; THENCI WEST PARALLEL WITH THE SOUTH LINE OF SAID QUARTER-QUARTER SECTION 350.0 FEET, SELNCE SOUTH AT RIGHT ANGLES TO SAID PARALLEL LINE 25.0 FEET: THENCE WEST PARALLE WITH

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This Assumption Rider is made thisFIFT	H day of MAY	·	, 19 <u>87</u> .
and is incorporated into and shall be deemed Deed (the "Security Instrument") of the same	to amend and supplement the	Mortgage, Deed of Trus	st or Security
er's Promissory Note (the "Note") toA	MERISTAR FINANCIAL COP	PORATION	
<u> </u>		()	he "Lender")
of the same date and covering the property de-	eribed in the Security Instrum	ent and located at:	,
8974 WESTERN AVENUE, UNIT D-307	DES PLAINES, 1L	60016	
0	(Property Address)		
NOTICE: THE DEST SECURED HEREBY CONVEYANCE OF THE PROPERTY CON Housing Commissioner, or his designee, declar and payable if all or a part of the property is so of law) by the Borrower, pursuant to a contract of the Security Instrument or not laser than 24 Security Instrument, to a purchaser whose crecommissioner." IN WITNESS WHEREOF, Borrower has set 1	VEYED. "The Lender shall, is all sums secured by the Seculd or otherwise transferred (otherwise transferred that of sale executed not later that months after the date of a priodit has not been approved in a	with the prior approval carity Instrument to be imported to the property of the pro	of the Federal mediately due t or operation e of execution subject to this ements of the
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