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FHA Case No. 13115132106-703

State of Illinois

Mortgage

86010132

This Indenture, made this 17th day of December, 1967, between

Deborah E. Thomas, a spinster

American States Mortgage, Inc.

Mortgagor and Mortgagee

a corporation organized and existing under the laws of the State of ILLINOIS

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 Seven Thousand Seven Hundred Twelve And No/100-----

Dollars (\$ 57,712.00) payable with interest at the rate of Ten and one-half per centum (10.500 %) per annum on the unpaid balance until paid, and made payable to the order of the Mortgagee at its office in Homewood, 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 Twenty Seven And 91/100-----

of February 1, 1968, 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 January, 2018. Dollars (\$ 527.91)

Now, Therefore, the said Mortgagor, for the better securing of the payment of said principal sum of money and interest and the performance of the covenants and agreements herein contained, does by this present 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 43, (except the South 10 feet thereof), all of Lot 44 and the South 10 feet of Lot 45 in Block 3 in Young and Ryan's second addition to Harvey, being a Subdivision of the South 35 acres of the East 1/2 of the West 1/2 of the Northeast 1/4 of Section 8, Township 36 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

Tax Number: 29-08-208-042 **ABOALL** Property Address: 14431 Peoria Street Harvey, IL 60426

This Document Was Prepared By: American States Mortgage, Inc. 2028 Elm Road Homewood, IL 60430
When Recorded Mail To: Great Lakes Mortgage Corporation 222 Vallner Road Chicago Heights, IL 60411

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.

This form is used in connection with mortgages insured under the one-to-four-family programs of the National Housing Act which require a One-To-Four Family Mortgage Insurance Premium payment (including sections 203(b) and (c)) in accordance with the regulations for those programs.

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2019/11/15
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Unit

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(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 (as estimated by the Mortgagee), less all sums already paid prior to the date when such ground rents, premiums, taxes and assessments will become delinquent, such sums to be held in trust to pay said ground rents, premiums, taxes and 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:

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

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, remove any tax, assessment, or tax lien upon or against the premises described herein or any part thereof or the improvement situated thereon, so long as the Mortgagee shall, in good faith, contest the same or the validity thereof by appropriate legal proceedings brought in a court of competent jurisdiction, which shall operate to prevent the collection of the tax, assessment, or lien so contested and the sale or forfeiture of the said premises or any part thereof to satisfy the same.

In case of the refusal or neglect of the Mortgagee to make such payments, or to satisfy any prior lien or encumbrance 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 be deemed to be additional indebtedness, secured by this mortgage, to be paid out of proceeds of the sale of the mortgaged premises, if not otherwise paid by the Mortgagee.

To have and to hold the above-described premises, with the appurtenances and fixtures, unto the said Mortgagee, his 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 to said Mortgagee does hereby expressly release and waive.

And Said Mortgagee covenants and agrees:

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 the Mortgagee will give immediate notice by mail to the Mortgagee.

And as Additional Security for the payment of the indebtedness aforesaid the Mortgagee hereby assigns 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.

Then remaining unpaid under said note.

And as Additional Security for the payment of the indebtedness aforesaid the Mortgagee hereby assigns 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.

And as Additional Security for the payment of the indebtedness aforesaid the Mortgagee hereby assigns 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.

And as Additional Security for the payment of the indebtedness aforesaid the Mortgagee hereby assigns 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.

(b) All payments mentioned in the preceding subsection 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 Mortgagee each month in a single payment to be applied by the Mortgagee to the following items in the order set forth:

(i) ground rents, if any, taxes, special assessments, fire, and other hazard insurance premiums;

(ii) interest on the note secured hereby;

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

(iv) late charges.

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the indebtedness, costs, taxes, insurance, and other items necessary for the protection and preservation of the property.

Whenever the said mortgage 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 mortgage 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

Mortgagee or others upon such terms and conditions, either with

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 hereinafter 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

suit, 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 outlays 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; and (4) All the said principal

money remaining unpaid. The overplus of the proceeds of the

sale, if any, shall then be paid to the Mortgagee.

If Mortgagee shall pay said note at the time and in the manner

thereof 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 Mortgagee, execute a release or

satisfaction of this mortgage, and Mortgagee hereafter waives the

benefit 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 Mortgagee shall operate to

release, in any manner, the original liability of the Mortgagee

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

female and the singular, and the masculine gender shall include the

and vice versa, when collected may be applied toward the payment of

the principal and interest, and such rents, issues,

and profits of the said premises during the pendency of

the debt of the Mortgagee with power to collect the rents,

Mortgagee or possessor of the premises, or appoint a receiver

as a receiver, enter an order placing the

same shall then be occupied by the owner of the

premises and without regard to the value of said premises or

thereof for an order to place Mortgagee in possession of a

receiver at the time of such application for appointment of a

receiver shall for the payment of the indebtedness secured

without regard to the sovereignty or insolvency of the person or

said Mortgagee or any party claiming under said Mortgagee, and

the matter shall be tried or after sale, and without notice to the

debtor, the court in which such bill is filed may at any time

foreclose this mortgage, and upon the filing of any bill for that

purpose the Mortgagee shall have the right immediately to

decree that the whole or said debt is declared to

be due, and the Mortgagee shall have the right to collect the

same, and to foreclose this mortgage, and to receive the rents,

issues, and profits of the same, and to exercise all the powers

and authorities of a receiver, and to appoint a receiver as a

receiver, and to exercise all the powers and authorities of a

receiver, and to receive the rents, issues, and profits of the

premises, and to exercise all the powers and authorities of a

receiver, and to receive the rents, issues, and profits of the

premises, and to exercise all the powers and authorities of a

receiver, and to receive the rents, issues, and profits of the

premises, and to exercise all the powers and authorities of a

and each insurance company concerned is hereby authorized

and directed to make payment for such loss directly to the

Mortgagee instead of to the Mortgagee and the Mortgagee jointly,

and the insurance proceeds, or any part thereof, may be applied

by the Mortgagee as its option either to the reduction of the

indebtedness hereby secured or to the restoration or repair of the

premises damaged, in event of foreclosure of this mortgage or

other indebtedness secured hereby, all right, title and interest of

the Mortgagee 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 Mortgagee 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 Mortgagee Further Agrees that should this mortgage and

the note secured hereby not be eligible for insurance under the

National Housing Act within

_____ 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

_____ day

_____ day

to this mortgage being deemed condusive proof of such

eligibility, the Mortgagee or the holder of the note may, at its

option, secure all sums secured hereby immediately due and

payable notwithstanding the foregoing; 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 secure the mortgage insurance premium to the Department of

Housing and Urban Development.

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 hereof, 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 or said debt is declared to

be due, the Mortgagee shall have the right immediately to

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

[Seal] Deborah E. Thomas [Seal]
Deborah E. Thomas

[Seal] _____ [Seal]

State of Illinois

County of Cook

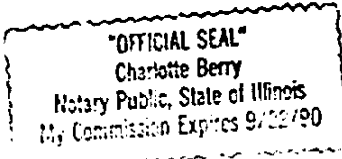
I, the undersigned _____, a notary public, in and for the county and State
aforesaid, Do Hereby Certify That Deborah E. Thomas

PROPERTY OF COOK COUNTY CLERK'S OFFICE
#1752#
10-1-87

person whose name _____ is personally known to me to be the same
person and acknowledged that she subscribed to the foregoing instrument, appeared before me this day in
free and voluntary act for the uses and purposes therein set forth, including the release and waiver of the right of homestead, signed, sealed, and delivered the said instrument as her

Given under my hand and Notarial Seal this 17th day of December, A.D. 19 87

Charlotte Berry
Notary Public



Doc. No.

Filed for Record in the Recorder's Office of

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

at _____ o'clock _____ m., and duly recorded in Book _____ of _____ page

Tax Number: 29-08-208-042

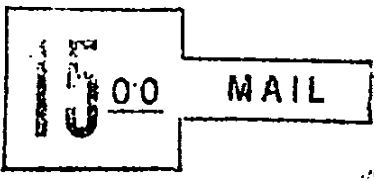
Property Address: 14431 Peoria Street
Harvey, IL 60426

This Document Was Prepared By:
American States Mortgage, Inc.
2028 Elm Road
Homewood, IL 60430

When Recorded Mail To:
Great Lakes Mortgage Corporation
222 Vollmer Road
Chicago Heights, IL 60411

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FHA ASSUMPTION RIDER TO THE MORTGAGE/DEED OF TRUST

This Rider, dated this 17th day of December 19 87, amends the
Mortgage Deed of Trust of even date by and between
Deborah E. Thomas, a spinster

hereinafter referred to as Mortgagor, and
American States Mortgage, Inc.
hereinafter referred to as Mortgagee, as follows:

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.

IN WITNESS WHEREOF

Deborah E. Thomas, a spinster

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

Tax Number:
29-28-208-042

Deborah E. Thomas (Seal)
Deborah E. Thomas

Property Address:
14431 Peoria Street
Harvey, IL 60426

_____ (Seal)

_____ (Seal)

Signed, sealed and delivered
in the presence of

Kevin H. Perry

_____ (Seal)

This Document was Prepared By:
American States Mortgage, Inc.
2028 Elm Road
Homewood, IL 60430

When Recorded Mail To:
Great Lakes Mortgage Corporation
222 Vollmer Road
Chicago Heights, IL 60411

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