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89424508

State of Illinois

Mortgage

606480-7

15 00

FHA Case No.
131-51752326

This Indenture, made this 17TH day of JULY , 19 89 , between DORIS JEAN YUILLE , DIVORCED AND NOT SINCE REMARRIED **** * WHOSE ADDRESS IS 8517 S. COLFAX, CHICAGO, ILLINOIS, 60617. , Mortgagor, and FIREMAN'S FUND MORTGAGE CORPORATION, a corporation organized and existing under the laws of DELAWARE , 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 THIRTY SIX THOUSAND EIGHTY ONE AND 00/100

Dollars (\$ 36,081.00)

payable with interest at the rate of THIRTEEN AND 000/1000 per centum (13.000 %) per annum on the unpaid balance until paid, and made payable to the order of the Mortgagee at its office in 27555 FARMINGTON ROAD, FARMINGTON HILLS, MICHIGAN 48333 , 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

FOUR HUNDRED ELEVEN AND 00/100 Dollars (\$ 411.70) on the first day of SEPTEMBER , 19 89 , 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 SEPTEMBER , 20 12 .

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 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 42 IN BLOCK 52 IN HILL'S ADDITION TO SOUTH CHICAGO, SAID ADDITION BEING A SUBDIVISION OF THE SOUTH WEST 1/4 OF SECTION 31, TOWNSHIP 36 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PERM # 21-31-320-004-0000

COOK COUNTY, ILLINOIS
FILED FOR RECORD

1989 SEP 11 PM 10:52

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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-Time Mortgage Insurance Premium payment (including sections 203(b) and (l)) in accordance with the regulations for those programs.

HUD-92116-M.1 (9-88 Edition)
24 CFR 203.17(a)

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SEE EX08

PREPARED BY AND WHEN RECORDED, RETURN TO: JOYCE L. YARBROUGH
FIREMAN'S FUND MORTGAGE CORPORATION
27555 FARMINGTON RD.
FARMINGTON HILLS, MI 48018

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

Doc. No. _____

Notary Public

Given under my hand and Notarized Seal this 1st day of July A.D. 1989

I, MICHAELE A LAWSON
aforesaid, Do Hereby Certify That DORIS JEAN YULLIE, DIVORCED AND NOT SINCE REMARRIED
and ^{is the} personally known to me to be the same
person whose name is
subscribed to the foregoing instrument,
person and acknowledged that SHE
signed, sealed, and delivered the said instrument as HER
free and voluntary act for the uses and purpose therein set forth, including the release and waiver of the right of homestead.

County of

State of Illinois

[Seal] [Seal]

[REDACTED] [REDACTED]

Witnesses the hand and seal of the Notary Public, the day and year first written.

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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 under and by virtue of the Homestead Exemption Laws of the State of Illinois, which said rights and benefits to 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, no assessments on said premises, or any tax or assessment that may be levied by authority of the State of Illinois, or of the county, town, village, or city in which the said land is situate, upon the Mortgagor on account of the ownership thereof; (2) a sum sufficient to keep all buildings that may at any time be on said premises, during the continuance of said indebtedness, insured for the benefit of the Mortgagee in such forms of insurance, and in such amounts, as may be required by the Mortgagee.

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 improvement 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 he will promptly pay the principal of and interest on the indebtedness evidenced by the said note, at the times and in the manner therein provided. 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) 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 theretofore 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

(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 Mortgagor 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.

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 (a) 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 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 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 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 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.

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 may make proof

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The Governmental Herem Comtained shall bind, and the benefitiis and advantagis shall inure, to the respecctive herits, executoirs, and administratoirs, successors, and assigis of the parties hereto.

Wherever used, the singular number shall include the plural, and the masculine gender shall include the feminine.

It is expressly agreed that no extension of the time for pay-
ment of the debt hereby secured by the Mortgage shall operate to any
cessor in interest of the Mortgagee to any
manner, the original liability of the Mortgagor.

If the Mortgagor shall fail to pay said note at the time and in the manner aforesaid and shall fail to be by, completely within, and duly performed all the covenants and agreements herein, then this con-
tract shall be null and void as to Mortgagor, within thirty
days after written demand therefor by Mortgagor, exceptive
of all benefits of all statutes or laws which require the
release of salification of this mortgage, and Mortgagor hereby
waives the delivery of such release of salification by
Mortgagor.

Wherever the said Mortgagee shall be placed in possession of the above described premises under an order of a court in which action is pending to recover described premises under an order of a court in which mortgagee, the said Mortgagee, in its discretion, may keep the same or sell the same at public auction or otherwise as the said Mortgagee may determine, pay such current or back taxes and assessments in good repair; pay such current or back taxes and assessments as may be due on the said premises, pay for and maintain such instruments in such manner as shall have been required by 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 profiles other persons and expand itself such amounts as are reasonably necessary to carry out the provisions of this paragraph.

In the Event of Default in making any monthly payment pro- vided for herein and in the note secured hereby for a period of thirty (30) days after the due date thereof, or in case of a breach of any other covenant or agreement herein stipulated, when the whole of said principal sum remaining unpaid together with accrued interest, at the election of the Mortgagor, without notice thereto, shall, at the election of the Mortgagor, become immediately due and payable.

The Mortgagee further certifies that he has received his mortgage and
the note secured hereby not less than six months prior to the date of
issuance of the certificate of title or any other document of title
and that the date hereof (written in full) is the date of issuance of the
certificate of title or any other document of title.

National Housing Act, within 90 days

Department of Housing and Urban Development or authorized
agencies of the Executive of Housing and Urban Development dated
from the date hereof (written in full) is the date of issuance of the
certificate of title or any other document of title.

days subsequent to the issuance of the Executive of Housing and Urban Development dated
from the date from the date hereof (written in full) is the date of issuance of the
certificate of title or any other document of title.

90 days

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Fireman's
Fund

Fireman's Fund
Mortgage Corporation

FHA ASSUMPTION RIDER

The mortgagee shall, with the prior approval of the Federal Housing Commissioner, or his designee, declare all sums secured by this mortgage to be immediately due and payable if all or a part of the property is sold or otherwise transferred (other than by devise, descent or operation of law) by the mortgagor, pursuant to a contract of sale executed not later than 12 months or 24 months after the date on which the mortgage is executed, to a purchaser whose credit has not been approved in accordance with the requirements of the Commissioner.

Doris Jean Yuille
DORIS JEAN YUILLE

7/17/89
DATE

DATE

DATE

DATE

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