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89424016

350486

State of Illinois

Mortgage

FHA Case No.

1315849912-703

This Indenture, made this 7TH day of SEPTEMBER, 1989, between
 NETRA P. WADEHRA AND RENU WADEHRA, HUSBAND AND WIFE,
 , Mortgagor, and

CENTRUST MORTGAGE CORPORATION
 a corporation organized and existing under the laws of CALIFORNIA, 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 SEVENTY ONE THOUSAND SIX HUNDRED TWENTY TWO AND ND/100
 Dollars (\$ 71,622.00)

payable with interest at the rate of TEN
 per centum (10.000 %) per annum on the unpaid balance until paid, and made payable to the order of the Mortgagee at its office in
 350 S.W. 12TH. AVE., DEERFIELD BEACH, FL 33442 , 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 TWENTY EIGHT AND 53/100
 Dollars (\$ 628.53)

on the first day of NOVEMBER, 1989, 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 OCTOBER, 2019

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:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF.

P.I.N.: 07-29-315-002

FHA Assumption Rider attached and made a part hereto.

: DEPT-01 \$16.00
 : T#1111 TRAN 1319 09/08/89 14:29:00
 : \$8476 \$ A #--89-424016
 COOK COUNTY RECORDER

695 CANTERBURY DRIVE
 HANOVER PARK, IL. 60103

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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 (9-86 Edition)

24 CFR 203.17(a)

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HUD-92116M-1

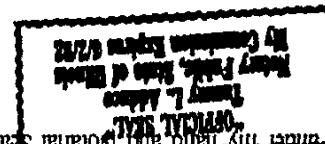
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CENTRUST MORTGAGE CORPORATION
350 S.W. 12TH. AVE.
DEERFIELD BEACH, FL 33442

This instrument was prepared by: N. ABRAMS
Record and return to:

at o'clock m., and duly recorded in Book of Page
County, Illinois, on the day of A.D. 19

Filed for Record in the Recorder's Office of Doc. No.



Given under my hand and seal this day of

free and voluntary act for the uses and purposes herein set forth, including the release and waiver of the right of homestead.

I, the undersigned, a notary public, in and for the county and State aforesaid, Do hereby certify that RENU MADEHRA, his wife, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that RENU MADEHRA, signed, sealed, and delivered the said instrument as RENU MADEHRA.

I, the undersigned, a notary public, in and for the county and State aforesaid, Do hereby certify that NETRA P. MADEHRA, his wife, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that NETRA P. MADEHRA, signed, sealed, and delivered the said instrument as NETRA P. MADEHRA.

State of Illinois

County of Lake

(Seal)

(Seal)

(Seal)

(Seal)

Witness the hand and seal of the Mortgagor, 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 hereinabove 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 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 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

(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 Committee shall bind, and the beneficiaries and adherentages shall murse, to the respective heirs, executors, and administrators shall bequeath, to the singular number shall include the administrators, successors, and assigees of the parties hereto.

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

If the Mortgagor shall pay said note at the time and in the manner aforesaid and shall give by, completely with, and duly per-
form all the covenants and agreements herein, then this con-
veyance shall be null and void and Mortgagor will, within thirty
(30) days after written demand therefor, pay Mortgagor, exclusive of
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
Mortgagor.

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 attorney's fees, solicitors', and stenographers', fees, outlays for documentary evidence and costs of said abstract and examination of title; (2) all the monies advanced by the mortgagor, if any, for the pur- pose 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 be paid to the mortgagor.

And in Case of Foreclosure of this mortgage by said Mortgagor.
Mortgage in any court of law or equity, a reasonable sum shall be
allowed for the solicitor's fees, and scragraphers' 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, his costs and
expenses, and the reasonable fees and charges of the attorney
or solicitors of the Mortgagor, so made parties, for services in
such suit or proceeding, shall be a further item 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.

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 Mortgagor; release the said premises to the Mortgagor or others upon such terms and conditions, either within a period of one year from the date of redemption, as are approved by the court; collect and receive the rents, issues, and profits for the use of the premises heretofore described; and employ other persons and expand itself such amounts as are reasonably necessary to carry out the provisions of this paragraph.

In the event of certain marketing arrangements any monthly payment period will end for heretofore and in the note secured hereby for a period of thirty (30) days after the date due date thereof, or in case of a breach of any other agreement or agreement herein stipulated, then the whole of said principal sum remaining unpaid together with accrued interest thereon, shall, at the election of the Mortgagor, without notice, become immediately due and payable.

that it use premises, or any part thereof, be condemned under
any power of eminent domain, or acquired for a public use, the
damages, proceeds, and consideration for such acquisition, to
the extent of the full amount of indebtedness upon this Mortgagor,
and the Note secured hereby remain in full force and effect
until paid in full, notwithstanding any extension or modification
of the time for payment, or any other change in the terms of
the Note, or any other provision of this instrument.

of loss if not made promptly by Mortgagor, and each insurance company concerned is hereby authorized and directed to make payment such loss directly to the Mortgagor instead of to the company for such loss directly to the Mortgagor instead of to the Mortgagor and the Mortgagee jointly, and the insurance company or any part thereof, may be applied by the Mortgagor against its option either to the reduction of the indebtedness hereby secured or to the restoration or repair of the property damaged, in event of fire.

closure of this mortgage or other transfer of title to the mortgagor right, title and interest of the Mortgagor in and to any insurance property in extinguishment of the indebtedness secured hereby, all policies then in force shall pass to the purchaser or grantees.

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FHA ASSUMPTION RIDER

This rider is made this 7TH day of SEPTEMBER , 1989 and amends the provisions of the Deed of Trust/Mortgage, (the security instrument) of the same date, adds the following provision:

The Beneficiary/Mortgagee shall, with the prior approval of the Federal Housing Commissioner, or his designee, declare all sums secured by this Deed of Trust/Mortgage 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 Trustor/Mortgagors, pursuant to a contract of sale executed not later than 12 months after the date on which the Deed of Trust/Mortgage is executed, to a purchaser whose credit has not been approved in accordance with the requirements of the Commissioner.

IN WITNESS WHEREOF, Trustor/Mortgagor has executed this Rider.

Signature of Trustor(s)/Mortgagor(s)

89424C16

Netra P. Wadehra

NETRA P. WADEHRA

Netra Wadehra

RENU WADEHRA

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Property of Cook County Clerk's Office

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LEGAL DESCRIPTION

PARCEL 1:

LOT 2 BLOCK 51 IN LIBERTY SQUARE UNIT 5, BEING A SUBDIVISION OF PART OF THE SOUTHWEST 1/4 OF SECTION 29, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

EASEMENT APPURTEnant TO AND FOR THE BENEFIT OF PARCEL 1 OVER AND UPON OUTLOTS 1 AND 2 AS SHOWN ON THE PLAT OF SUBDIVISION RECORDED AS DOCUMENT NUMBER 26 535 706 CREATED BY DEED FROM LASALLE NATIONAL BANK A NATIONAL BANKING ASSOCIATION, AS TRUSTEE UNDER TRUST AGREEMENT DATED MARCH 1, 1978 AND KNOWN AS TRUST NUMBER 54519 TO PULTE HOME CORPORATION, A MICHIGAN CORPORATION, RECORDED AS DOCUMENT NUMBER 55 205 146, FOR INGRESS AND EGRESS.

P.I.N. 07-29-015-002

89424016