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State of Illinois

Mortgage

FHA Case No.
131:5840204 - 703

I.O.M.C. # 152689-8

This Indenture, made this 11th day of September, 1989, between
FILIBERTO LOPEZ, YOLANDA E. LOPEZ, HUSBAND AND WIFE and YOLANDA LOPEZ, A SPINSTER
, Mortgagor, and

INDEPENDENCE ONE MORTGAGE CORPORATION

a corporation organized and existing under the laws of THE STATE OF MICHIGAN , 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 Ninety-three thousand four hundred and NO/100—
Dollars (\$ 93,400.00)

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 Mortgagee at its office in
300 GALLERIA OFFICENTRE , SOUTHPFIELD, MI 48034 . 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
Seven hundred eighty-five and 36/100—
Dollars (\$ 785.36)

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:

LOT 12 IN BLOCK 1 IN PALL O. STERISLAND'S SUBDIVISION OF THE EAST
664.71 FEET OF LOTS 1, 2, 3 AND 4 OF SHELDY AND MACOFFIN'S SUBDIVISION OF
THE SOUTH 1/2 OF THE SOUTHEAST 1/4 OF SECTION 13, TOWNSHIP 40 NORTH, RANGE 13
EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS:

2417 WEST BERTEAU AVENUE
CHICAGO, ILLINOIS 60618

TAX ID #13-13-413-016

Together with all and singular the tenements, hereditaments and appurtenances therunto 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 (ii)) in accordance with the regulations for those programs.

HUD-92116-M.1 (9-86 Edition)

24 CFR 203.17(a)

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MUD-92116M-1



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Lisle, Illinois 60532
Suite 120
3030 Warrenville Road
INDEPENDENCE ONE Illinois 60532 USA
PREPARED BY: KAREN STOLTMAN

A.D. 19

County, Illinois, on the

26 October m., and duly recorded in Book

of

Prec.

of

Rec.

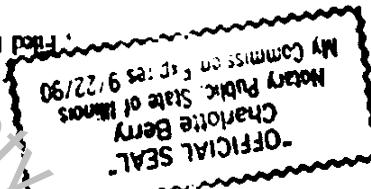
of

Rec.

Count, Illinois, on the

Dec. No.

Given under my hand and Notarized Seal this 11th day of September, 1989.
Notary Public



I, YOLANDA E. LOPEZ, Esq., Notary Public, in and for the County and State
of Illinois, personally known to me to be the same
and person whose name is subscribed to the foregoing instrument, appeared before me this day in
person and acknowledged that YOLANDA E. LOPEZ, Esq., Notary Public,
signed, sealed, and delivered the said instrument as THEIR
true and voluntary act for the uses and purposes therein set forth, including the recitee and writer of the note of themselves.

County of COOK

State of Illinois

633133082

Witness the hand and seal of the Notary Public, the day and year first written.
BORROWER'S INITIALS
X M. L. E. L.
INSTRUMENT # 12345678
IS MADE A PART OF THIS SECURITY
THE ATTACHED ASSUMPTION POLICY RIDER

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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 or 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 to and 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 **SIXTY (60)** days from the date hereof written statement of a by officer of the Department of Housing and Urban Development, or authorized agent of the Secretary of Housing and Urban Development dated subsequent to the **SIXTY (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. 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 remit the National Housing Act is due to the Mortgagee's failure to remit 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 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 be then 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 sum 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 costs 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 monies 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 Mortgagor.

If the 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 Mortgagor will, within thirty (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 Contained herein 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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That the Will keeps the important members from extralinguistic or heterocultural enculturation on the one hand, and on the other hand, it protects them from the heterocultural influences of their environment. From this time to time by the heterogeneity of family, by fire and other hazards, casualties and outragencies in such journals and for such emergencies as may be required by the heterogeneity and for such movements of which has not been made such insurance for the same reason as the general companies do not provide for the heterogeneity. All insurance shall be carried in companies approved by the heterogeneity and the policies and certificates shall be held by the heterogeneity.

And as Additional Secretary for the峇里島的獨立運動，他參與了許多重要會議，並在其中發揮了重要作用。他還參與了聯合國的獨立運動，並在聯合國會議上發言，呼籲聯合國支持峇里島的獨立運動。

If the total of the payments made by the Mortgagor under
sub-section (c) of the preceding paragraph shall exceed the amount
of the payments actually made by the Mortgagor under
such section (c), the balance so paid shall be credited to the amount
of the loans or advances received by the Mortgagor under
such section (c), or the balance so paid shall be credited to the amount
of the loans or advances received by the Mortgagor under
such section (c).

(b) be applied by the Ministerage to the following items in the order set forth:

- (i) ground rents, if any, taxes, special assessments, fire, and other hazards insurance premiums;
- (ii) interest on the note secured hereby;
- (iii) amortization of the principal of the said note; and
- (iv) late charges.

(b) All payments mentioned in the preceding subsection of this paragraph and all payments to be made under the note secured herefor shall be added together and the aggregate amount included by the payee for each month in a single payment to the payor.

put: *susse* *sasse* *bloods*

discovered by the number of months to elapse before one month prior to the date when such ground rents, premiums, rates and assessments will become due shall have to be paid by John

(e) A sum equal to the ground rents, if any, next due, plus the premiums that will arise because due and payable on account of the and other rates increases covering the mortgaged property, plus taxes and assessments next due on the mortgaged property, all as

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

that he was employing for the purpose of his mission on the
manner wherein he could best be received, if to pay the debts in
whole or in part on any instalment due date

And the said Aborigines further complain that they are so numerous.

Major Risks
The risk of the moratorium premium, if not otherwise paid by the debtor himself, accrued by this moratorium, to be paid out of proceeds of monies or part of expended shall become or much diminished in may deem necessary for the proper protection of the debtor, and may such expenses to the property herein mentioned as in his discretion make assessments, and inur any premium, the amount of which may be

In case of the refusal or neglect of the addressee to make such payments as are due under the instrument, the Notary Public may sue said party for the debt or assessments on said premises, or to keep said premises in good condition.

of insurance, and in such journals, as may be required by the department, instead of the benefit of the largess in such forms as are at the disposal of the government.

or assessment that can be levered by authority of the State of Illinois, or of the counties, town, village, or city in which the said land is situated, upon the condition to keep all buildings of the ownership free of sum sufficient to keep all buildings free of taxes as follows:

instruments, not to suffer any loss of mechanics men or machinery
means to attach to said premises, to pay to the Vloragage, as
hereinafter provided, until said note is fully paid, (1) a sum suffi-
cient to pay all taxes and assessments on said premises, or any tax

To keep such promises 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

To Harte and to Hold the above-described premises, with the appurtenances and fixtures, unto the said Mortgagor, unto the heirs, executors and administrators, and to their assigns, forever, for the purposes and assigments, forever, for the benefit of the said Mortgagor, his successors and assigns, and to the State of Illinois, which said rights and privileges to said Mortgagor does hereby expressly release and waive.

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FHA ASSUMPTION POLICY RIDER

NOTICE: THIS RIDER ADDS A PROVISION TO THE INSTRUMENT ALLOWING THE MORTGAGEE TO REQUIRE PAYMENT OF THE NOTE IN FULL UPON TRANSFER OF ALL OR PART OF THE PROPERTY.

This Assumption Policy Rider is made this 11TH day of SEPTEMBER , 1989 , and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Instrument") of the same date given by the undersigned (the "Mortgagor") to secure the Mortgagor's Note (the "Note") of the same date to

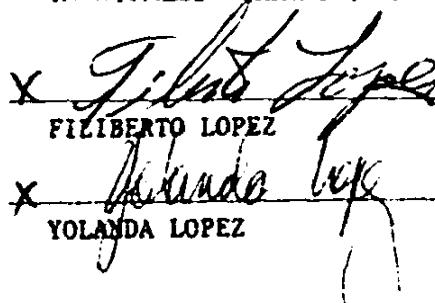
INDEPENDENCE ONE MORTGAGE CORPORATION
(the "Mortgagee") and covering the property described in the Instrument and located at:

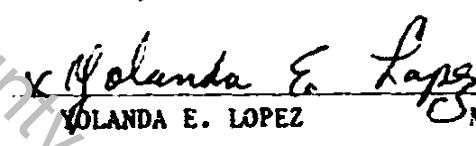
2417 WEST BERTEAU AVENUE, CHICAGO, ILLINOIS 60618
(Property Address)

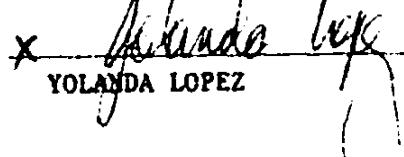
AMENDED COVENANT. In addition to the covenants and agreements made in the Instrument, Mortgagee and Mortgagor further covenant and agree as follows:

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 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 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.

IN WITNESS WHEREOF, the Mortgagor has executed this Assumption Policy Rider.


X _____ (Seal)
FILIBERTO LOPEZ Mortgagor


X _____ (Seal)
YOLANDA E. LOPEZ Mortgagor


X _____ (Seal)
YOLANDA LOPEZ Mortgagor

_____ (Seal)
Mortgagor
(Sign Original Only)

NOTE: If the property is not the principal or secondary residence of the Mortgagor, 24 months will be checked instead of 12 months.

(Space below this line for acknowledgement)

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15 Mail