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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 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 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 by it 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 90 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 90 days 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 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 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 Mortgagee 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 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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police officers and renewals thereof shall be held by the Mortgagor and
be carried in companies approved by the Mortgagor and the
Mortgagor notice by mail to the Mortgagor, in event of loss Mortgagor will give
acceptable to the Mortgagor, in event of loss Mortgagor will give
have attached thereto loss payable clauses in favor of and in form
immediately notice by mail to the Mortgagor, who may make pro-

That the Will keep the improvements now existing or hereditary received on the mortgaged property, insured as may be required from time to time by the Mortgagor to protect his interest in such hazards, casualties and contingencies in such amounts and for such periods as may be required by the Mortgagor and will pay prompt payment of which has not been made hereinafter. All insurance shall, when due, any premiums on such insurance provision for pay.

And as Additional Secretary for the Paymaster General he succeeded in getting the War Office to accept his recommendations concerning the reorganization of the Royal Engineers. He also became quite well known through his work on the Royal Commission on the Royal Engineers, which reported in 1902.

The amount of principal then remitted under said note, the number of subsections of the preceding paragraph, if there shall be a default under any of the provisions contained in the note, and the balance due under said note.

preceding paragraph shall not be sufficient to pay ground rents, when the same shall become due and payable, then the Mortgagor shall pay to the same amount necessary to make up the difference, or assessments, or insurance premiums, as the case may be, on or before the date when payment of such ground rents, or instruments purporting to represent such interest, is made to the credit of the Mortgagor.

"The total of the payments made by the Ministry under the Merton
subsidy, or preceding paragraph shall exceed the amount
of the payments actually made by the Ministry for ground rents,
and assessments, or insurance premiums, in the case may be,
of the loans is current, at the option of the Minister,
or received on subsequent payment to be made by the Minister
of the day he receives it, however, the Ministry
shall make by the Minister, or
payments under the Merton
subsidy, or preceding paragraph, if,

Any deficiency in the amount of any such aggregate monetary power shall, unless made good by the Minister prior to the date of the next payment, constitute an event of default.

(ii) **gratuitud remis, si auty, taxe, spes, et nascamens, frige, iund other hazard insurancce premiuims;**

(iii) **intererai un the note secured hereby;**

(iv) **late charge;**

(v) **amortizatiion of the principal of the said note; and**

(vi) **late charge.**

(1) All payments mentioned in the preceding subsection of this paragraph and all payments to be made under the note accrued by the payee and shall be added together and the aggregate amount thereby obtained shall be paid by the payee to the payee in a single payment in such order as shall be applied by the payee to the following items in the order set forth:

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estimated by the Morigagge) less all sums already divided by the number of months to elapse to the date when such ground rents, premium assessments will become due and, such sum to pay said ground rents, premium in trust to pay said ground rents, premium.

(a) A sum equal to the ground rents, if any, next due, plus the premium 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 hereinabove set forth), the mortgagee will pay to the mortgagor on the first day hereafter, the mortgagee will pay to the mortgagor on the first day hereafter, the principal and interest payable under the terms of the note secured of each month until the said note is fully paid, the following sums:

And the said Worltagor further covnancis and agreees as follows:
That he will promplly pay the principal of and interest on the
indebtedness evidenced by the said note, at the times and in the
manner therin provided. Privilege is reserved to pay the debt in
whole or in part on any instalment due date.

If it is expressly provided, however, that the provisions of this mortgage to the contrary notwithstanding, that the Mortgagor 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, conform to 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 tax collected and the sale or forfeiture of the said premises or any part thereof to satisfy the same.

permits 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 his discretion it may deem necessary for the proper preservation thereof, and may deduct the amount so paid or expended from the sum of money necessary to pay the principal and interest when due, and the expenses of collection, if not otherwise paid by the mortgagor.

In case of the refusal or neglect of the Minister to make such payments, or to satisfy any prior lien of mechanics, or other than that for taxes or assessments on said premises, or to keep said

of insurance, and in such amounts, as may be required by the department, incurred for the benefit of the Masterpage in such forms as may be required by the Masterpage.

hereinafter provided, until and note is fully paid, (1) a sum sufficient to pay all taxes and assessments on said premises, or any tax due on account of any interest in the same; and (2) the amount of all

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, nor to suffer any loss or mechanics lien or material men to attach to said premises; to pay to the Seller all

10 THREE AND TO ROAD THE ABOVE-DESCRIBED PREMISES, WITH THE APPURTENANCES AND FIXTURES, UNTIL THE SAIL ALONGSTAGE, IN ITS SUCCESSOR EXEMPLIFICATION, LARGEST, FOR THE PURPOSES AND USES HEREIN SET FORTH, RECE AND ASSIGNS, FOREVER, FOR THE PURCHASE AND BENEFITS UNDER AND BY VIRTUE OF THE HOME-MEASURED EXEMPLIFICATION OF THE STATE OF ILLINOIS, WHICH SAID RIGHTS AND PRIVILEGES TO AND ALONGSTAGE DOES HEREBY EXPRESSLY RELEASE AND WAIVE.

AND SAIL ALONGSTAGE COVENANTS AND AGREES:

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State of Illinois

Mortgage

FHA Case No.

131-5834460-703

This Indenture, made this 20TH day of SEPTEMBER , 19 89 , between
CRYSTAL D. WHITAKER, MARRIED TO DANNY J. MILES**

, Mortgagor, and

ALSIP BANK AND TRUST
a corporation organized and existing under the laws of THE STATE OF ILLINOIS , 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 THREE HUNDRED
AND NO/100 Dollars (\$ 93,300.00)

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

11900 SOUTH PULASKI, ALSIP, ILLINOIS 60658 , 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 FOUR AND 52/100 Dollars (\$ 784.52)
on the first day of NOVEMBER , 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 OCTOBER , 20 19 .

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 606 IN WOODGATE GREEN UNIT NUMBER 4, BEING A SUBDIVISION OF
PART OF THE WEST 1/2 OF THE NORTH EAST 1/4 OF SECTION 17,
AND PART OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 17,
TOWNSHIP 35 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN,
IN COOK COUNTY, ILLINOIS.

**DANNY J. MILES IS EXECUTING THIS MORTGAGE SOLELY FOR THE PURPOSE OF
WAIVING ANY AND ALL MARITAL AND HOMESTEAD RIGHTS.

31-17-110-001

COMMONLY KNOWN AS: 253 WILLOW ROAD
MATTESON, ILLINOIS 60443

DEPT-01 RECORDING \$15.00
142222 TRAN 1992 09/28/89 13:36:00
\$9128 : E 4 - B 9 - 4279842
COOK COUNTY RT ORDER

15/

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-92110-M.1 (8-86 Edition)

24 CFR 203.17(b)

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HJD-92116M-1

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ATTN: JOANNE MC CLELLAN
11900 SOUTHERN POLASKI
ALSTIP, ILLINOIS 60658
ALSTIP BANK AND TRUST
RECORD AND RETURN TO:
PREPARED BY:
JOANNE MC CLELLAN
ALSTIP, IL 60658

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BOX

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

, Filed for Record in the Recorder's Office of

Doc. No.

Notary Public

Notary Public, Seal # 111111111

My Commission Expires 12/12/01

12/12/01

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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 20TH 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

ALSIPI BANK AND TRUST

(the "Mortgagee") and covering the property described in the instrument and located at:

253 WILLOW ROAD, NAPTESON, ILLINOIS 60443

(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 (X) 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.

Crystal D. Whitaker
CRYSTAL D. WHITAKER

(Seal)
Mortgagor

(Seal)
Mortgagor

(Seal)
Mortgagor

(Seal)
Mortgagor

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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Property of Cook County Clerk's Office

CHICAGO 63

5800 3rd