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State of Illinois

**Mortgage**

FHA Case No  
131-5610797

71-89-653-D

This Indenture, made this 26TH day of JANUARY 19 89 between  
RANDAL K. JOHNSON AND MARY L. JOHNSON, HIS WIFE

Mortgagor, and

DRAPER AND KRAMER, INCORPORATED

a corporation organized and existing under the laws 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 EIGHTY SIX THOUSAND THREE HUNDRED SIXTY ONE AND 00/100 Dollars (\$ 86,361.00

payable with interest at the rate of ELEVEN AND 00000/100000 per centum ( 11.000 %) per annum on the unpaid balance until paid, and made payable to the order of the Mortgagee at its office in CHICAGO, ILLINOIS

at such other place as the holder may designate in writing, and delivered, the said principal and interest being payable in monthly installments of EIGHT HUNDRED TWENTY THREE AND 03/100 Dollars (\$ 823.03

on the first day of MARCH 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 FEBRUARY 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 13 IN R.W.S. RESUBDIVISION NO. 2 OF LOTS 11, 12, 13 AND 14 IN TALISMAN SUBDIVISION OF BLOCK 7 IN FLOSSMOOR TERRACE, BEING A SUBDIVISION OF PART OF THE SOUTH EAST 1/4 OF SECTION 34, TOWNSHIP 36 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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TAX IDENTIFICATION NUMBER: 28-34-407-042

COOK COUNTY, ILLINOIS  
FILED FOR RECORD

1989 JAN 30 AM 10 18 89044795

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 (i)) in accordance with the regulations for those programs

Previous edition may be used until supplies are exhausted

INSURANCE COMPANY OF AMERICA  
1000 NORTH MICHIGAN STREET  
CHICAGO, ILLINOIS 60603  
PREPARED BY: J. P. DAVEY  
AND KRAMER, INCORPORATED

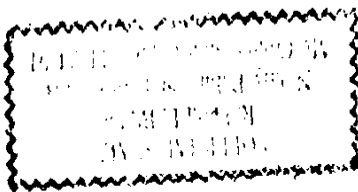
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Property of Cook County Clerk's Office

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Filed for Record in the Recorder's Office of Cook County Illinois on the \_\_\_\_\_ day of \_\_\_\_\_ AD 19\_\_\_\_  
Notary Public

\_\_\_\_\_ day of \_\_\_\_\_ AD 19\_\_\_\_  
RANBAL K. JOHNSON AND MARY L. JOHNSON, HIS WIFE  
personally known to me to be the same  
subscribed to the foregoing instrument, appeared before me this day in  
signed, sealed, and delivered the said instrument as **THEIR**  
including the release and waiver of the right of homestead  
a notary public in and for the county and State of Illinois  
I HEREBY CERTIFY THAT THE FOREGOING INSTRUMENT WAS  
FILED FOR RECORD IN THE RECORDER'S OFFICE OF COOK COUNTY ILLINOIS  
ON THE \_\_\_\_\_ DAY OF \_\_\_\_\_ AD 19\_\_\_\_



\_\_\_\_\_  
MARY L. JOHNSON  
\_\_\_\_\_  
RANBAL K. JOHNSON  
\_\_\_\_\_  
Notary Public





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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 26TH day of JANUARY, 19 89, 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 DRAPER AND KRAMER, INCORPORATED

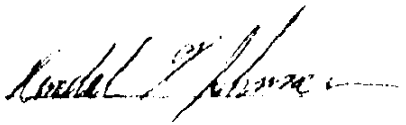
(the "Mortgagee") and covering the property described in the Instrument and located at:  
18125 IDLEWILD DRIVE COUNTRY CLUB HILLS, IL 60477

(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.

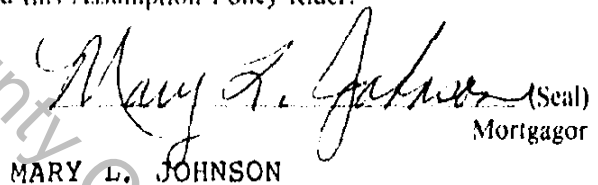
IN WITNESS WHEREOF, the Mortgagor has executed this Assumption Policy Rider.



(Seal)  
Mortgagor

RANDAL K. JOHNSON

(Seal)  
Mortgagor



(Seal)  
Mortgagor

MARY L. JOHNSON

(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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