

# UNOFFICIAL COPY

ILLINOIS Due on Sale (02/88)

\_\_\_\_\_  
(SEAL)

\_\_\_\_\_  
(SEAL)

\_\_\_\_\_  
(SEAL)

\_\_\_\_\_  
(SEAL)

LAMENDA MHOON

Signature of Mortgagor

Property of Cook County Clerk's Office

89066613

88587014

Except as modified herein and as modified by the Mortgage Rider regarding mortgage insurance premiums, if applicable, the Mortgage referenced above is and shall remain in full force and effect.

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 after the date the mortgage is endorsed for insurance to a purchaser whose credit has not been approved in accordance with the requirements of the Commissioner.

In addition to the covenants and agreements made in the Mortgage, Mortgagor and Mortgagee further covenant and agree as follows:

**SHAWMUT FIRST MORTGAGE CORP.**, as Mortgagee, as follows:

, as Mortgagor,

LAMENDA MHOON, WIDOW AND NOT SINCE REMARRIED

This MORTGAGE RIDER made this 20TH day of DECEMBER, 19 88, modifies and amends that certain Mortgage of even date herewith between:

FHA Case No. 131-5584622-748

MORTGAGE RIDER

LOAN # 01057041

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GRANTEE ADDRESS:  
SHAWNOT FIRST MORTGAGE CORP.  
43 ORLAND SQUARE DR., 1100  
ORLAND PARK, ILLINOIS 60462

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ILLINOIS - MIP Deletion (07/14/87)

RIDER TO STATE OF ILLINOIS  
MORTGAGE HUD-92116M (10-85)

LOAN # 01057041

LAMENDA MOON, WIDOW AND NOT SINCE REMARRIED

Mortgagee, and  
Mortgagee,

dated DECEMBER 20, 1988, revises said Mortgage as follows:

1. Page 2, the second covenant of the Mortgage is amended to read:

That, together with, and in addition to, the monthly payments of principal and interest payable under the terms of the note secured hereby, the Mortgagee 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 rent, 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 rent, 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 Mortgagee each month in a single payment to be applied by the Mortgagee to the following items in the order set forth:
  - (1) Ground rent, if any, taxes, special assessments, fire and other hazard insurance premiums;
  - (2) Interest on the note secured hereby;
  - (3) Amortization of the principal of the said note; and
  - (4) Late charges.

Any deficiency in the amount of any such aggregate monthly payment shall, unless made good by the Mortgagee 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 (\$.04) for each dollar (\$1) for each payment more than fifteen (15) days in arrears, to cover the extra expenses involved in handling delinquent payments.

If the total of the payments made by the Mortgagee 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, each excess, if the loan is current, at the option of the Mortgagee, shall be credited on subsequent payments to be made by the Mortgagee, or refunded to the Mortgagee. If, however, the monthly payments made by the Mortgagee 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 Mortgagee 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 Mortgagee 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 Mortgagee 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.

Page 3, paragraph 3 is amended to add the following sentence:  
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 mortgage insurance premium to the Department of Housing and Urban Development.

Dated as of the date of the mortgage referred to herein,

Signature of Mortgagee:

(SEAL)

LAMENDA MOON

(SEAL)

(SEAL)

(SEAL)

89066613

88587014

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GRANTEE ADDRESS:  
SHAWMUT FIRST MORTGAGE CORP.  
43 ORLAND SQUARE DR., #100  
ORLAND PARK, ILLINOIS 60462

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Know all Men by these Presents, that the

89066614 FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO formerly known as BELMONT CENTRAL FEDERAL SAVINGS AND LOAN ASSOCIATION

a corporation existing under the laws of the United States of America, for and in consideration of one dollar, and for other good and valuable considerations, the receipt whereof is hereby confessed, does hereby Remise, Convey, Release and Quit-Claim unto GREGORY, H. KORNEY, AND MARILYN J. KORNEY,

of the County of Cook and State of Illinois, all the right, title, interest, claim or demand whatsoever it may have acquired in, through or by a certain mortgage deed bearing date the 17TH day of April, A. D. 1984, and recorded in the Recorder's office of Cook County, in the state of Illinois, in Book of Records, on page, as Document No. 2708888, and a certain Assignment of Rents bearing date the day of A. D. 19, and recorded in the Recorder's office of Cook County, in the State of Illinois, in Book of Records, on page, as Document No. to the premises therein described, situated in the County of Cook and State of Illinois, as follows, to wit:

Lot 13 in Block 11 in Winston Park North West Unit NO. 1, being a Subdivision in Section 13, Township 42 North, Range 10, East of the Third Principle Meridian, according to the Plat thereof recorded July 30, 1957 as Document 16972096, in Cook County, Illinois.

Permanent Tax No. 02-13-405-008

Property Address 1345 Joan Drive Palatine, Illinois 60067

12.00

IN TESTIMONY WHEREOF, the said FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO, hath hereunto caused its corporate seal to be affixed, and these presents to be signed by its Vice President, and attested by its Assistant Secretary, this 28TH day of October, A. D. 1988.

FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO By: Vice President, and Attest: Assistant Secretary

STATE OF ILLINOIS } COUNTY OF COOK } SS.

I, Kathleen L. Soderblom, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that Robert S. Hoffman personally known to me to be the Vice President of the FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO

and Lindalee Hansen, personally known to me to be the Assistant Secretary of said corporation whose names are subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that as such Vice President and Assistant Secretary, they signed and delivered the said instrument of writing as Vice President and Assistant Secretary of said corporation and caused the corporate seal of said corporation to be affixed thereto pursuant to authority given by the Board of Directors of said corporation as their free and voluntary act, and as the free and voluntary act and deed of said corporation for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal, this 28TH day of October, A. D. 1988.

THIS DOCUMENT PREPARED BY:

Peter Wasyluk 5455 WEST BELMONT CHICAGO ILLINOIS

Kathleen L. Soderblom

NOTARIAL SEAL KATHLEEN L. SODERBLOM NOTARY PUBLIC My Commission Expires 11/6/92

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COOK COUNTY CLERK  
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Walt K. Grayberry  
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Production, Inc 10007

