

State of Illinois

Mortgage

PIA Case No. 131:5751603-703B

89247596

This Indenture, made this 31st day of May, 19 89, between STEVEN R. WHITE and LINDA L. WHITE, his wife

FLEET MORTGAGE CORP.

a corporation organized and existing under the laws of the State of RHODE ISLAND

Witness: That whereas the Mortgagee is justly indebted to the Mortgagee, as is evidenced by a certain promissory note bearing even date herewith, in the principal sum of SIXTY THOUSAND FORTY NINE AND 00/100 Dollars (\$ 60,049.00

payable with interest at the rate of Twelve per centum (12.000 % per annum on the unpaid balance until paid, and made payable to the order of the Mortgagee at its office in 125 EAST WELLS STREET, MILWAUKEE, WISCONSIN 53201

SIX HUNDRED SIXTY ONE AND 19/100 Dollars (\$ 661.19) on the first day of July 1, 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 June 1, 20 09.

Now, Therefore, the said Mortgagee, 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, his successors or assigns, and the State of Illinois, to wit: the following described Real Estate situated, lying, and being in the county of COOK

SEE ATTACHED LEGALS

with all and singular the tenements, hereditaments and appurtenances thereto in anywise by law, custom, usage, or profit thereto; and all repairs 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 Mortgagee in and to said premises.

This form is used in connection with mortgage insured under the one-to-four-family programs of the National Housing Act which require a Two-Two Mortgage Insurance Premium payment (including sections 203(b) and (c)) in accordance with the regulations for those programs.

Previous edition may be used until supplies are exhausted (initials)

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12-21-22-051
98575091, Schiller Park (0176)

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To Have and to Hold the above-described premises, with the appurtenances and fixtures and the said Mortgage, 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 Illinois, which said rights and benefits are limited to said Mortgagee does hereby expressly release and waive.

(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 rents, 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 (\$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 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, such 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 retained 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 order 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 the date of such proceedings or at the time the property is otherwise sold, 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 hereunder the Mortgagee does hereby assign to the Mortgagee all the rents, issues, and profits now due or which may hereafter become due or be due or be use of the premises hereinabove described. That the Will Keep and 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 prompt-ly, when due, any premiums on such insurance provision for payment of which has not been made by the Mortgagee. All insurance shall be carried to companies approved by the Mortgagee and the policy attached thereto shall be in favor of and in form acceptable to the Mortgagee. In event of loss Mortgagee will give immediate notice by mail to the Mortgagee, who may make proof

That he will promptly pay the principal of and interest on the indebtedness evidenced by the said note, at the time and in the manner therein provided. If a village is required to pay the debt in whole or in part on any installment due date.

And the said Mortgagee 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 time and in the manner therein provided. If a village is required 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 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 rents, if any, next due, plus the premiums that will next become due and payable on policies of fire and other hazards insuring the mortgaged property (all as outlined 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

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Loan #: 708703-7

11/17/02 10M-1
24 APR 2003 1700

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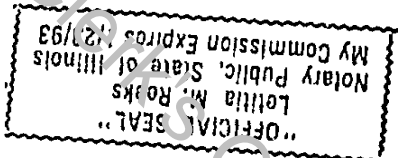
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10046 SOUTH WILSON AVE.
CHICAGO, ILLINOIS 60643
Lorraine Corp.
312.467.1010

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Doc. No. _____
at o'clock _____ m., and duly recorded in Book _____ of _____ Page _____
County, Illinois, on the _____ day of _____ A.D. 19__

Given under my hand and Notarial Seal this _____ day of _____ A.D. 19__
person whose names are _____ they
person and acknowledged that they
signed, sealed, and delivered the said instrument as their
free and voluntary act for the uses and purposes therein set forth, including the release and waiver of the right of homestead.
_____ Notary Public

State of Illinois
County of Cook
I, _____
informally, do hereby certify that STEVEN R. WHITE and LINDA L. WHITE, his wife
_____ a notary public, in and for the county and State

Witness the hand and seal of the Mortgagor, the day and year first written.
* SEE RIDER ATTACHED HERETO MADE A PART HEREOF.
STEVEN R. WHITE (Seal)
LINDA L. WHITE (Seal)

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3 9 2 4 7 5 1 0

FHA Multistate Assurability Rider

PS-592 (2/89)

965247596

THIS INSTRUMENT WAS PREPARED BY
GREG M. LANGRISH FOR
Fleet Mortgage Corp.
1006 SOUTH WESTERN AVE
CHICAGO, ILLINOIS 60643

Borrower LINDA L. WHITE, HIS WIFE

Borrower STEVEN R. WHITE



Dated MAY 31, 19 89

The Lender shall, with the prior approval of the Federal Housing Commissioner, or his designee, declare all sums secured by this Security Instrument 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 Borrower, pursuant to a contract of sale executed not later than 12 months (24 months if the property is not the principal or secondary residence of the borrower) after the date on which the Security Instrument is executed, to a purchaser whose credit has not been approved in accordance with the requirements of the Commissioner.

19 89 _____ revises the Security Instrument as follows:

"Borrower" and Fleet Mortgage Corp. (the "Lender") dated MAY 31,

between STEVEN R. WHITE AND LINDA L. WHITE, HIS WIFE----- (the

Deed of Trust, Security Deed or Vendor's Lien (the "Security Instrument")

This Rider, attached to and made part of The Mortgage, Mortgage Deed,

PMC# 708703-7

RIDER

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16.05

8 9 2 4 7 5 7 0

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DEPT-01 \$16.25
T#1111 TRAN 5822 06/01/89 09:29:00
#4525 # 9 * -89-247596
COOK COUNTY RECORDER

PARCEL 1: THE EAST 25 FEET OF LOT 8 IN EDEN GARDENS SUBDIVISION IN THE
NORTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 21, TOWNSHIP 40 NORTH, RANGE
12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.
PARCEL 2: EASEMENT FOR INGRESS AND EGRESS AS SHOWN ON THE PLAT OF
SUBDIVISION AND AS CONTAINED IN DECLARATION OF EASEMENTS RECORDED AS
DOCUMENT NO. 18905797, ALL IN COOK COUNTY, ILLINOIS.

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