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268128-5

FHA Case No.

131-5767757-703

State of Illinois

Mortgage

MS 200418
JULY

This Indenture, made this 21ST day of JULY , 19 89 , between
LORRAINE L. DIXON, DIVORCED NOT SINCE REMARRIED

, Mortgagor, and
THE TALMAN HOME FEDERAL SAVINGS AND LOAN ASSOCIATION OF ILLINOIS
a corporation organized and existing under the laws of **THE UNITED STATES OF AMERICA** , Mortgagee.
Witnesseth: That whereas the Mortgagor is justly indebted to the Mortgaggee, as is evidenced by a certain promissory note bearing even date herewith, in the principal sum of **SEVENTY THOUSAND THREE HUNDRED**
AND NO/100 Dollars (\$ 70,300.00)

payable with interest at the rate of **TEN AND ONE HALF**
per centum (10.500 %) per annum on the unpaid balance until paid, and made payable to the order of the Mortgaggee at its office in
4242 NORTH HAILEM, NORRIDGE, ILLINOIS 60634 , 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
SIX HUNDRED FORTY THREE AND 06/100 Dollars (\$ 643.06)
on the first day of **SEPTEMBER** , 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 **AUGUST** , 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 Mortgaggee, 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 15 AND THE NORTH 10 FEET OF LOT 16 IN UIHLEIN'S
SUBDIVISION OF BLOCK 2 OF PULLMAN PARK ADDITION TO PULLMAN
IN THE NORTHEAST 1/4 OF SECTION 22, TOWNSHIP 37 NORTH,
RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK
COUNTY, ILLINOIS.**

25-22-217-010

15/25
15/25
DEPT-01 113,25
1455KX TRAIL 7171 07/26/89 03:37:00
12291 # ID # 89-343579
COOK COUNTY RECORDER

COMMONLY KNOWN AS: **11315 SOUTH KING DRIVE
CHICAGO, ILLINOIS 60628**

Together with all and singular the tenements, hereditaments and appurtenances thereto 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-92116-M.1 (B-86 Edition)

24 CFR 203.17(a)

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HUD-02110M-1

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ATTN: LAURIE GROH

CHICAGO, ILLINOIS 60629

5501 SOUTH KEDZIE AVENUE
LOAN ASSOCIATION OF ILLINOIS

THE TALMAN HOME FEDERAL SAVINGS AND

RECORD AND RETURN TO:

LAURIE GROH IL 60629

PREPARED BY:

at o'clock m., until duly recorded in Book of Pages
County, Illinois, on day of AD, 19

Date, No. , Filed for Record in the Recorder's Office of

County Clerk

SB

Given under my hand and Notarized Seal this
day of AD, 19

free and voluntary act for the uses and purposes herein set forth, including the recording and delivery of the right of homestead,
person and acknowledge that I, LEE SHEA, signed, sealed, and delivered the said instrument in HIS/HER
presence whoe name is LEE SHEA, subscribed to the foregoing instrument, appeared before me this day in
and acknowledged, present and known to be the same to be true
and XMAS, personally known to be the same to be true
and a Notary public, in and for the County and State
of the United States.

County of Illinois

State of Illinois

LORRAINE L. DIXON / DIVORCED NOT SINCE REMARRIED
Lorraine L. Dixon *Alvarez*
(Seal) (Seal)

Witness the hand and seal of the Notary Public, the day and year first written.

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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 45 days from the date hereof written statement of an officer of the Department of Housing and Urban Development or authorized agent of the Secretary of Housing and Urban Development dated subsequent to the 45 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 suits 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 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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8334368

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That He Will Keep the Imprecisions Now Existing of his Creation
Reected on the Mortgaged Property, Insured as May be Required
From time to Time by the Mortgagor
Casualties and contingencies in such amounts and for such
periods as may be required by the Mortgagor and will pay prompt
when due, any premiums on such insurance for pay-
ment of which has not been made heretofore. All insurance shall
be carried in companies approved by the Mortgagor and the
policies and renewals thereof shall be held by the Mortgagor
have attached thereto loss payable clauses in favor of and in form
cancellable to the Mortgagor, in event of loss Mortgagor will give
immediate notice by mail to the Mortgagor, with many like
protection.

And as Additional Security for the payment of the undebitedness
proposed the Mortgagor does hereby stipulate, & the Mortgagor all
the rents, issues, and profits now due or which may hereafter
become due for the use of the premises hereinabove described.

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 Mortgagée any amount necessary to make up the deficiency, or before the date when payment of such ground rent, taxes, assessments, or insurance premiums shall be due, if in his mortgagor's power, to pay the same to the Mortgagor shall be sufficient to pay ground rents, or insurance premiums, as the case may be.

When the same shall become due and payable, then the Mortgagor shall pay to the Mortgagée any amount necessary to make up the deficiency, or before the date when payment of such ground rent, taxes, assessments, or insurance premiums shall be due, if in his mortgagor's power, to pay the same to the Mortgagor shall be sufficient to pay ground rents, or insurance premiums, as the case may be.

When the same shall become due and payable, then the Mortgagor shall pay to the Mortgagée any amount necessary to make up the deficiency, or before the date when payment of such ground rent, taxes, assessments, or insurance premiums shall be due, if in his mortgagor's power, to pay the same to the Mortgagor shall be sufficient to pay ground rents, or insurance premiums, as the case may be.

(ii) The total of the payments made by the Mortgagor under subscription (a) of the pre-existing mortgage shall exceed the sum due by the Mortgagor under subscription (a) of the Mortgagor, or referred to the Mortgagor. (ii) However, the Mortgagor shall be credited on subsequent payments to be made by the Mortgagor, excess, if the loan is current, at the option of the Mortgagor, and assessments, or insurance premiums, in the case may be, taxes, and payments made by the Mortgagor for ground rents, of the payments actually made by the Mortgagor for the sum due.

Any deficiency in the amount of any such aggregate money paid
more than fifteen (\$15) days in arrears, to cover the extra expenses
will exceed four cents (4¢) for each dollar (\$1) for each payment
under this mortgage. The Mortgagee may collect a late charge
date of the next such payment, consisting in even of default.
ment shall, unless made good by the Mortgagor prior to the due
time, be charged to the account of the Mortgagor.

• (a) Ground rents, if any, tithes, apportionments, fire, and other charges; (b) Hazardous insurance premiums;

(c) Interest on the note secured hereby;

(d) Amortization of the principal of the said note; and

(b) All payments mentioned in the preceding paragraph of this paragraph shall be added together and the sum under the heading "Other" shall be paid by the Auditor General for each month in a single payment.

Specified assignments; and

And the said Mortagagor 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 times and in the manner herein provided. Privilege is reserved to pay the debt in whole or in part on any instalment due date.

That he will promultiply pay the principal of and interest on the principal and interest under the terms of the note secured hereby, the Mortgagee will pay to the said note holder the sum 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 hazard insurance covering the mortgaged property, plus taxes and assessments next due on the mortgaged property (all as estimated by the Mortagagor) less all sums already paid therefore.

(b) 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 hazard insurance covering the mortgaged property, plus taxes and assessments next due on the mortgaged property, (all as estimated by the Mortagagor) less all sums already paid therefore.

To the date when such ground rents, premiums, taxes and assessments will become delinquent, such sums to be held by Mort-

gagee in trust to pay valid ground rents, premiums, taxes and assessments held by Mortagagor further covenants and agrees as follows:

In case of the refusal or neglect of the warrantor to make such payments, or to satisfy any prior lien or claim, or to keep said chattel for taxes or assessments on said premises, or to keep said

To keep solid 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 lien of mechanics' men or material men, to attach to said premises; to pay to the Aborigines, as And said warrant of attorney and agree;.

to have and to hold the above-decreed premises, with the appurtenances and fixtures, unto the said Plaintiff, his successors and assigns, forever, for the purposes and uses herein set forth, free and clear, forever, for the sum of One hundred and twenty dollars per annum, payable annually in advance, on the first day of January, at the office of the Clerk of the County Court of the County of Franklin, or at such other place as the Plaintiff may designate.

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8/2004/18 /M/

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 21ST day of JULY , 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
THE TALMAN HOME FEDERAL SAVINGS AND LOAN ASSOCIATION OF ILLINOIS
(the "Mortgagee") and covering the property described in the Instrument and located at:

11315 SOUTH KING DRIVE, CHICAGO, ILLINOIS 60628

(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.

Lorraine L. Dixon

LORRAINE L. DIXON

(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)

89343579

DPS 034

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Property of Cook County Clerk's Office
DO NOT REMOVE
FROM COOK COUNTY CLERK'S OFFICE
ALL INFORMATION CONTAINED
HEREIN IS UNCLASSIFIED
DATE 10-14-2011 BY SP/CLERK'S OFFICE