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90613824

Form MP-8
Revised 11/88

ILLINOIS HOUSING DEVELOPMENT AUTHORITY SINGLE FAMILY MORTGAGE PURCHASE PROGRAM 1988 SERIES C MORTGAGE

This instrument was prepared by:

UNIVERSAL MORTGAGE CORPORATION
211 S. WHEATON AVE., ~~Suite~~ 405
WHEATON IL 60187

(Address)

THIS MORTGAGE is made this 14TH day of DECEMBER, 1990,

between the Mortgagor,

DAVID W. CARRELL, A BACHELOR

and the Mortgagee, UNIVERSAL MORTGAGE CORPORATION, an association organized and existing

under the laws of

WISCONSIN

744 N. FOURTH STREET

MILWAUKEE, WI 53203

whose address is 744 N. FOURTH STREET (herein "Lender")

WHEREAS, Borrower is indebted to Lender in the principal sum of EIGHTY FIVE THOUSAND AND NO/100THS,

85,000.00 Dollars, which indebtedness is evidenced by Borrower's note dated DECEMBER 14, 1990 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on JANUARY 1, 2021.

FIRST AMERICAN TITLE INSURANCE

To Specified to Lender for the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"). Borrower does hereby mortgage, warrant, grant and convey to Lender the following described property located in the County of COOK, State of ILLINOIS.

LEGAL DESCRIPTION:

UNIT 32-I BEING A PART OF LOT 32 IN WOODLAND CREEK SUBDIVISION, BEING A SUBDIVISION OF PART OF THE SOUTHWEST 1/4 OF SECTION 17, TOWNSHIP 41 NORTH, RANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED MARCH 15, 1990 AS DOCUMENT 901174902, IN COOK COUNTY, ILLINOIS.

MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHWEST CORNER OF SAID LOT 32; THENCE SOUTH 09 DEGREES 09 MINUTES 43 SECONDS WEST A DISTANCE OF 110.18 FEET; THENCE SOUTH 76 DEGREES 47 MINUTES 11 SECONDS EAST A DISTANCE OF 44.72 FEET; THENCE NORTH 78 DEGREES 57 MINUTES 46 SECONDS A DISTANCE OF 19.41 FEET; THENCE NORTHEASTERLY A DISTANCE OF 106.64 FEET MORE OR LESS TO A POINT ON THE LINE BEING 63.25 FEET SOUTHEASTERLY ON THE NORTHWEST CORNER OF SAID LOT 32; THENCE NORTH 80 DEGREES 50 MINUTES 17 SECONDS WEST A DISTANCE OF 63.25 FEET TO THE PLACE OF BEGINNING.

PIN# 06-17-300-005 (underlying)
011

which has the address of

389 CHAPARRAL CIRCLE

ELGIN

90613824

Illinois "Property Address"

ILLINOIS 60120

(State and Zip Code)

I hereby certify with respect to the property described above or hereinafter described as the property, and all documents, rights, options, interests, or other rights in the property, my right to water, water rights, and water title, and all other rights, or other interests, in the property, and to waive and release any and all restrictions thereto, and all documents thereto, shall be deemed to be and remain a part of the property covered by this instrument, and of the foregoing, together with said property, for the household estate if the Mortgagor(s) on a leasehold are herein referred to as the "tenant".

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Городской совет вправе отменить решение о предоставлении земельного участка на основании выявленных нарушений.

/ Protection of Lenders' Security, it follows that personal guarantees and assignments of receivables and other assets held by the debtor in respect of the debt will be valid and enforceable.

6. Preservation and Maintenance of Property, Leaseholds, Condominiums, Planned Unit Developments, Residential Estates, Residential Lots and Roads

During the 1990s, the World Bank and the International Monetary Fund imposed strict conditions on countries to receive loans, often forcing them to implement structural adjustment programs that prioritized economic efficiency over social welfare. This led to significant economic inequality and poverty, particularly among rural populations. The World Bank's focus on privatization and market-oriented policies contributed to the concentration of wealth in urban centers and rural areas, leaving many people behind. The International Monetary Fund's emphasis on fiscal discipline and budgetary control often required governments to cut back on public spending, leading to reduced access to basic services like healthcare and education.

The following is a list of the most common types of software used in the field of forensic accounting.

Был введен в действие в 1992 г. и действует по настоящее время. В соответствии с ним, в 1993 г. введен в действие в Астраханской области Указ о введении в действие Правил благоустройства и содержания земельных участков, расположенных на территории Астраханской области.

3. Hazardous Insurance: How to Manage Your Risk

the field of art and culture, and the role of the artist in society. The exhibition also highlights the importance of preserving and promoting traditional arts and crafts, as well as the need to support local artists and cultural institutions.

3. Application of Parameters

Любимые места в Азии, которые можно посетить
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Journal of the Royal Statistical Society, Series B, Volume 77, Number 3, December 2009, pp. 433–452
doi:10.1111/j.1467-9868.2009.00710.x © 2009 The Authors
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представя българският народ и българската цивилизация като една от най-старите в Европа, и също така българската литература като един от най-старите в Европа. Ако погледнем към българската книга, ще видим, че тя е създадена от българи, а не от чужди народи, което е важно да се подчертава.

2. Funds for Taxes and Insurance: used to pay taxes and insurance premiums due to a landlord's failure to maintain property by law.

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9. Condemnation. The present lease may be voided or set aside for damage or other non-remediable or consequential loss in connection with any condemnation of all or any part of the property or part thereof, unless, however, the lessee makes good such damage, in which case, unexpired and shall begin at the end

In the event of a partial taking of the property, the present interest is applied to the sum taken by this Mortgagee, with the excess, if any, paid over to the extent of a partial taking of the property, among Mortgagor and Lender otherwise as written. There shall be applied to the balance, as hereinafter set forth, Mortgagor's proportion of the present value as regards to that property, which the amount of the execution, according to the date of the last contracted price to the date of sale, is about equal to the fair market value of the property immediately prior to the date of sale, or to the amount of the property so paid to Mortgagor.

After reading the following section, you will have a better understanding of what to look for in terms of things to make aware of and to consider for gathering information after the laboratory test results are available. These practices

As a result, the estimated average value of the firm's net assets is used to calculate the total value of the firm's assets.

14. Borrower Not Released. Lender and the trustee shall remain as co-owners of the property until the principal amount of the Note is paid in full.

¹ Quantified by the number of days between the date of the first and last interview.

and Barr, 2002). In case of a demand for payment, the creditor may require performance of the contract or payment of a sum equivalent to the sum due by the debtor plus interest, provided that the creditor has given the debtor a reasonable time to pay.

11. Forbearance by Lender Not a Waiver. Any forbearance by Lender in exercising any right or remedy hereunder, or waiving a default by the Borrower, shall not be a waiver of or prior to the exercise of any such right or remedy. The nonenforcement of a provision in this Agreement or in any other instrument or document by Lender shall not be a waiver of Lender's right to accelerate the maturity of the indebtedness evidenced by this Mortgage.

12. Remedies Cumulative - all remedies provided in the Mortgagage are cumulative, i.e. in addition to any other right or remedy under this Mortgagage, a creditor may sue for property and may be exercised concurrently, independently or successively.

13. Successors and Assigns Bound; Joint and Several Liability; Capping. The covenants and agreements herein contained shall bind and inure to the benefit of successors to the respective parties hereto and assigns of either party and between them, the beneficiary designated by Debtor, its successors and assigns to service the ADP except subject to the provisions of paragraph 17 hereof. All covenants and agreements of this document being joint and several. Except for *capping* and *limiting*, all the paragraphs of this Multi-page are for convenience only, and are not part of the original or definitive paragraphs hereto.

13. Notice. All notices and communications required under applicable law to be given to another party, or any notice of default provided for in the Mortgage, shall be given by mail with return receipt or certified mail addressed to the trustee of the Property Assignment at the address set forth above, or by email to the address set forth above, or to such other address as provided herein, and shall only be effective under shall be given by certified mail or by email to the trustee of the Property Assignment at the address set forth above, or to such other address as Lender may designate by notice to Borrower or Lender when given in accordance therewith. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

10. Uniform Mortgage Governing Law; Severability. The choice of one step presentation and one document for notarization and recording of this Note and the mortgage is made by the Lender at the time of the original recording of the Uniform Security Instrument containing real property. This Mortgage shall be governed by the laws of the state in which the Real Property is located. In the event that any provision or clause of this Mortgage or the Note conflict with any provision of any conflicting or other provision of this Mortgage or the Note which can be given effect without changing the present intent of the parties, the provisions of the Mortgage and the Note are declared to be severable.

46 Borrower's Copy. Borrower shall be furnished a non-harmonized copy of the Note and of this Mortgage at the time of execution or after recording in respect.

17. Transfer of the Property. (a) All or any part of the Property or an interest therein being held or transferred by Borrower without
consent prior written consent, including (i) the creation of a fee or reversionary interest subordinate to this Mortgage, (ii) the creation
of a pure bare fee simple interest for householding from any person, (iii) a transfer by operation of law upon the death of a joint
tenant, (iv) transfer by an executors option, or (v) any other transfer, shall cause this Mortgage to become immediately due and payable.

14.1 The Creditor will be entitled to apply the sum of the principal amount outstanding, plus interest accrued thereon, to any other debt or obligation of the Borrower with prior written notice to the Borrower. The Creditor shall provide a period of not less than 10 days in writing dated the notice is issued within which the Borrower may pay the sum referred to in paragraph 14.1 above, failing which the Creditor may apply the sum referred to in paragraph 14.1 above, without further notice or demand on the Borrower, under any procedures permitted by paragraph 14.1 of Part 1.

ESTA JUNTA CREA CÍNS FILIALS, ANTES DE QUE ACONTEÇA ALGO, COMO O MUNICÍPIO, PARA DEFENDER OS DIREITOS

Acceleration Remedies. Except as provided in paragraph 10, if notice of default is given under any covered or unperfected Mortgage, the Lender prior to acceleration shall have the right to require payment of all amounts due under such Mortgage, including principal, interest, and any other amounts due thereunder, whether or not the date specified for payment of the amounts due under such Mortgage has arrived, and (b) that Lender may exercise its rights under this section notwithstanding any acceleration of the amount due under such Mortgage, for one month prior to the date specified for payment of the amounts due under such Mortgage, if payment of the amounts due under such Mortgage is delayed after acceleration and except for a period of time necessary for proceeding with the collection of a default or any other defense of Borrower to acceleration, at Lender's expense. If Lender has not received payment in full by the date specified for the acceleration of Lender's claim, Lender may declare all of the sums required by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial action brought by Lender, and Lender is entitled to collect from Lender, plus resulting all expenses of Lender, including, but not limited to, reasonable attorney fees and costs of the necessary evidence, judgment and filing fees.

20. Assignment of Rents; Appointment of Receiver; Lender in Possession. A valid assignment of rents and/or Borrower hereby agrees to pay for the period of this obligation, provided that Lenders shall, prior to an exercise under paragraph 19 hereof or if unperfected, if the property, being the subject of the debt and related to this instrument, is sold or transferred.

Notwithstanding the above, the Lender may, at its option, require the Mortgagor to pay off the principal amount of the Mortgage in full at any time prior to the expiration of thirty (30) days from the date of the Lender's demand letter, by depositing in an account controlled by the Lender, in the name of the Mortgagor, such sum as the Lender may require, plus interest on the principal amount deposited at the rate of six percent (6%) per annum, plus all costs and expenses of collection, including attorney's fees, and taxes to the same charged by the Mortgagor. Failure of the Mortgagor to do so will result in the automatic acceleration of the Mortgage.

22. Future Advances: It is estimated that the principal amount of the indebtedness incurred by the Mortgagor, not including costs, amounts to Rs. 1,00,00,000/- and the same will be repaid in full by the Mortgagor on or before the original amount of the State.

2.1 Release. Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage without charge to Borrower upon delivery of a certificate of no deficiency of any amount.

2.3. Waiver of Homestead. Torrens Lenders waives all right of homestead pre-emption as to Properties.

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NOTWITHSTANDING THE PROVISIONS OF THIS ADDENDUM
TO LEASE AGREEMENT, THE LANDLORD MAY NOT REFUSE TO
RENEW OR RELET THE LEASE FOR A PERIOD OF ONE YEAR
IF THE TENANT IS IN COMPLIANCE WITH ALL THE TERMS
AND CONDITIONS OF THE LEASE AND HAS NOT BEEN
IN VIOLATION OF THE LEASE FOR A PERIOD OF ONE
YEAR OR MORE.

DEPT-01 RECORDING 615.25 17/11/11 TRAM 3346 12/18/90 12:54:00 06622 0 A -9D-613824 COOK COUNTY RECORDER

The official seal of the State of Illinois, featuring a central shield with a plow, a sheaf of wheat, and a compass rose, surrounded by the words "THE GREAT SEAL OF THE STATE OF ILLINOIS".

My Commission Expires 6/27/94

90613824	My Commission Expires 6/27/94
Karen M. Fornell Notary Public, State of Illinois	My Commission Expires 6/27/94
"OFFICIAL SEAL"	

State of Illinois
County of DuPage

I, Karen M. Fornell, Notary Public in and for said County and State,

do hereby certify that:

The undersigned, a Notary Public in and for said County and State,

is personally known to me to be the same person(s) whose name(s)

subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he

has ————— signed and delivered the said instrument as ————— free and voluntary

and, for the uses and purposes therein set forth.

Given under my hand and official seal this

day of ————— 19 —————

Karen M. Fornell
Notary Public, State of Illinois

IN WITNESS WHEREOF, Borrower has executed this Mortgage

DAVID W. CARRILLO, A BACHELOR