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90-001126

Platte Valley Mortgage Car #310
13900 East Harvard Ave #310
Aurora, Colorado 80014



HUD-9216M.1 (8-85 Edition)
24 CFR 203.17(a)
F2077.CT1 (11/88) P(10/88) U(9/27/88)
43677-4
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TOGETHER with all and singular the tenements, hereditaments and appurtenances thereunto belonging, and the rents, issues, and profits there-
of, 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.

ATTACHED HERETO IS THE FHA ASSUMPTION POLICY RIDER

ALSO KNOWN AS: 525 51ST AVENUE
BELLWOOD, ILLINOIS 60104
TAX NO.: 15-08-313-045

THE SOUTH 1.5 FEET OF LOT 28 AND THE NORTH 36.5 FEET OF LOT
29 IN E. A. CUMMINGS AND COMPANY'S GARDEN HOME ADDITION,
BEING A SUBDIVISION OF THE NORTHWEST FRACTIONAL 1/4 OF
SECTION 8, AND THAT PART OF THE EAST 1/2 OF THE SOUTHWEST 1/4
OF SECTION 8, LYING SOUTH OF THE INDIAN BOUNDARY LINE AND NORTH
OF BUTTERFIELD ROAD, ALL IN TOWNSHIP 39 NORTH, RANGE 12,
EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY,
ILLINOIS.

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 situated, lying, and being in the county of and the State of Illinois, to wit:

THIS INDENTURE, made this 22nd day of December 1989, between BRANDON PHILLIP
GALE AND SHEILA M. GALE, HIS WIFE, IN JOINT TENANCY
a corporation organized and existing under the laws of The State of Nebraska
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 Seventy Thousand Two Hundred Seventy and 00/100
Dollars (\$ 70,270.00)
payable with interest at the rate of Ten and 500/1000
(10.500 %) per annum on the unpaid balance until paid, and made payable to the order of the Mortgagee at its office in
13900 EAST HARVARD AVENUE #310 AURORA, COLORADO 80014
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 Two and 79/100
Dollars (\$ 642.79) on February 1 1990, 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 January 1 2020

FHA Case No. 131-5965974-703 203B
MORTGAGE
State of Illinois

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File Order # 32382 (1991)

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TO HAVE AND TO HOLD the above described premises, with the appurtenances and fixtures, unto the said Mortgagee, 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 Law of the State of Illinois, which said rights and benefits to said Mortgagee does hereby expressly release and waive.

AND SAID MORTGAGOR covenants and agrees:

To keep said 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; not to suffer any lien of mechanics men or material men to attach to said premises; to pay to the Mortgagee, as hereinafter provided, until said note is fully paid, (1) a sum sufficient to pay all taxes and assessments on said premises, or any tax or assessment that may be levied by authority of the State of Illinois, or of the county, town, village, or city in which the said land is situated, upon the Mortgagee on account of the ownership thereof; (2) a sum sufficient to keep all buildings that may at any time be on said premises, during the continuance of said indebtedness, insured for the benefit of the Mortgagee in such forms of insurance, and in such amounts, as may be required by the Mortgagee.

In case of the failure or neglect of the Mortgagee to make such payments, or to satisfy any prior lien or incumbrance other than that for taxes or assessments on the said premises, or to keep said premises in good repair, the Mortgagee may pay such taxes, assessments, and insurance premiums, when due, and may make such repairs to the property being mortgaged as in its discretion it may deem necessary for the proper preservation thereof, and any monies so paid or expended shall become so much additional indebtedness, secured by this mortgage, to be paid out of proceeds of the sale of the mortgaged premises, if not otherwise paid by the Mortgagee.

It is expressly provided, however, that all other provisions of this mortgage to the contrary notwithstanding, that the Mortgagee shall not be required to pay, discharge, or remove any tax, assessment, or lien upon or against the premises described herein or any part thereof or any improvement situated thereon, so long as the Mortgagee shall, in good faith, operate to prevent the collection of the tax, assessment, or lien, so contested and the sale or forfeiture of the said premises or any part thereof to satisfy the same.

AND the said Mortgagee further covenants and agrees as follows:

That privilege is reserved 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 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 rents, premiums, taxes and special assessments; and

(i) ground rents, if any, taxes, special assessments, fire, and other hazard insurance premiums; interest on the note secured hereby;

(ii) amortization of the principal of the said note; and

(iii) 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 (4c) 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 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, when 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.

AND AS ADDITIONAL SECURITY for the payment of the indebtedness aforesaid the Mortgagee does hereby assign to the Mortgagee all rights, issues, and profits now due or which may hereafter become due for the use of the premises hereinabove described.

THAT THE WILL KEEP the 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 promptly, when due, any premiums on such insurance hereinafore. All insurance carried in companies approved by the Mortgagee and the policies attached thereto loss payable clauses 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

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THAT THE WILL KEEP the 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 promptly, when due, any premiums on such insurance hereinafore. All insurance carried in companies approved by the Mortgagee and the policies attached thereto loss payable clauses 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

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of loss if not made promptly by Mortgagee, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to the Mortgagee instead of to the Mortgagee and the Mortgagee jointly, and the insurance proceeds, 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 Mortgagee 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 and the Note secured hereby remaining unpaid, are hereby assigned by the Mortgagee to be applied by it on account of the indebtedness secured hereby, whether due or not.

THE MORTGAGEOR FURTHER AGREES that should this mortgage and the note secured hereby not be eligible for insurance under the National Housing Act, within Ninety (90) days from the date hereof (written statement of any officer of the Department of Housing and Urban Development or authorized agent of the Secretary of Housing and Urban Development, dated subsequent to the Ninety (90) 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 Mortgagee's failure to renew 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, or 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, in a court in which such bill is filed may at any time thereafter, either before or after sale, and without notice to the said Mortgagee, or any party claiming under said Mortgagee, 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 said premises during the 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.

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 maintain such insurance in such amounts as shall have been required by the Mortgagee; lease the said premises to the Mortgagee 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 all 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 stenographer's 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 proceeding 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 costs of such suit or sale, 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 moneys 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 Mortgagee.

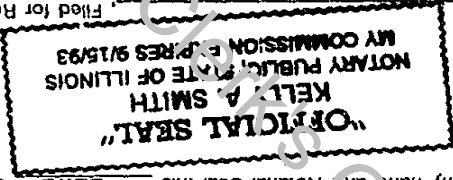
IT IS EXPRESSLY AGREED that no extension of the time for payment of the debt hereby secured given by the Mortgagee to any successor in interest of the Mortgagee shall operate to release, in any manner, the original liability of the Mortgagee.

THE COVENANTS HEREIN CONTAINED shall bind, and the benefits and advantages of all hereof, 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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Property of Cook County

Doc. No. _____ Filed for Record in the Recorder's Office of _____ County, Illinois, on the _____ day of _____, A.D. _____ at _____ m., and duly recorded in Book _____ of _____ Page _____



Notary Public
Kelly A. Smith

GIVEN under my hand and Notarial Seal this 22nd day of December, A.D. 1989
I, _____, a notary public, in and for the county and State aforesaid, DO HEREBY CERTIFY THAT BRANDON PHILLIP GALE AND SHEILA M. GALE, HIS WIFE, IN JOINT TENANCY personally known to me to be the same person(s) whose name(s) _____ are subscribed to the foregoing instrument, appeared before me this day in 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.

State of Illinois }
County of WILL } ss.

WITNESS the hand and seal of the Mortgagor, the day and year first written.
[Seal] _____
BRANDON PHILLIP GALE
[Seal] _____
SHEILA M. GALE

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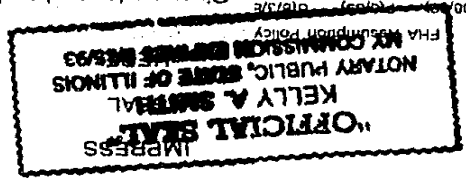
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IN CONNECTION WITH THE
PROCEEDINGS OF THE
COURT OF COMMON PLEAS
OF THE COUNTY OF COOK
ILLINOIS

ILL 141

Commission Expires 9-15-93
Given under my hand and official seal, this 22nd day of December, 1989
NOTARY PUBLIC
Kathy D. Gill

Notary Public in and for said County, in the State aforesaid, do hereby certify that BRANNDON PHILLIP GALE AND SHEILA M. GALE personally known to me to be the same person whose name(s) are subscribed to the foregoing instrument appeared before me this day in person, and acknowledged that they signed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.



State of Illinois, County of WILL

(Space below this line for acknowledgment)

NOTE: If the property is not the principal or secondary residence of the Mortgagor, 24 months will be checked instead of 12 months.

(Sign Original Only)

Mortgagor (Seal) Mortgagor (Seal)

Mortgagor BRANNDON PHILLIP GALE (Seal)
Mortgagor SHEILA M. GALE (Seal)

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

The Mortgagor 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 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.

AMENDED COVENANT. In addition to the covenants and agreements made in the instrument, Mortgagor and Mortgagor further covenant and agree as follows:

525 51ST AVENUE BELLWOOD ILLINOIS 60104
(Property Address)

In the instrument and located at:

(the "Mortgage") and covering the property described

PLATTE VALLEY MORTGAGE CORPORATION

the same date given by the undersigned (the "Mortgagor") to secure the Mortgagor's Note (the "Note") of the same date to into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Instrument") of This Assumption Policy Rider is made this 22nd day of December, 1989, and is incorporated

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.

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WA COMMISSION
MORNING STAR
RECEIVED
JUL 20 2010

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