

STATE OF ILLINOIS

Mortgage

TO

Doc. No.

Filed for Record in the Recorder's Office of

County, Illinois,

on the day of

July 19 at o'clock m.,

and duly recorded in book

page

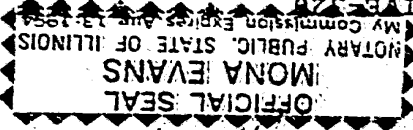
Clerk.

ST. LOUIS, MISSOURI 63141

MAGNUM MORTGAGE COMPANY

BLOOMINGDALE, IL 60108

RECORD AND RETURN TO:



Notary Public

ESTHER ANDERSON

day of JULY

19 91

GIVEN under my hand and Notarial Seal this 26th

This instrument was prepared by:

My Commission Expires: 8-13-94

purposes therein set forth, including the release and waiver of the right of homestead.

that THEY signed, sealed, and delivered the said instrument as THEIR free and voluntary act for the uses and

name subscribed to the foregoing instrument appeared before me this day in person and acknowledged

WALTERIE J. TINDLE and DANNY J. TINDLE

County of DUPage State of ILLINOIS

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

THE COVENANTS HEREIN CONTAINED shall bind, and the benefits and advantages shall inure, to the respective

if the indebtedness secured hereby be guaranteed or insured under Title 38, United States Code, such Title and Regulations

of payment of the indebtedness or any part thereof hereby secured; and no extension of the time of payment of the debt

thereby secured given by the Mortgagor to any successor in interest of the Mortgagor shall operate to release, in any manner,

the original liability of the Mortgagor.

If 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 Mortgage will, with

thirty days after written demand therefor by Mortgagor, execute a release or satisfaction of this mortgage, and Mortgagor

thereby waives the benefits of all statutes or laws which require the earlier execution or delivery of such release or satisfaction

by Mortgage.

The lien of this instrument shall remain in full force and effect during any postponement or extension of the time

of payment of the indebtedness or any part thereof hereby secured; and no extension of the time of payment of the debt

thereby secured given by the Mortgagor to any successor in interest of the Mortgagor shall operate to release, in any manner,

the original liability of the Mortgagor.

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

44495516

UNOFFICIAL COPY

VA Form 26-4210 (Home Loan)
Rev. August 1981, Use Optional
Section 1810, Title 38, U.S.C.
Acceptable to
Federal National Mortgage Association
(Amended May, 1989)

91556444

91288121

ILLINOIS

LH 611-027

3-04931

MORTGAGE

NOTICE: THIS LOAN IS NOT ASSUMABLE WITHOUT THE APPROVAL OF THE DEPARTMENT OF VETERANS AFFAIRS OR ITS AUTHORIZED AGENT. The attached RIDER is made a part of this instrument.

THIS INDENTURE, made this 26TH day of JULY 19 91, between

DANNY J. TINDLE AND VALERIE J. TINDLE, HUSBAND AND WIFE

346-B2 WILMINGTON DRIVE, BARTLETT, ILLINOIS 60103, Mortgagor, and
MAGNUM MORTGAGE COMPANY

12125 WOODCREST EXECUTIVE DRIVE-320, ST. LOUIS, MISSOURI 63141
a corporation organized and existing under the laws of THE STATE OF DELAWARE
Mortgagee

WITNESSETH: That whereas the Mortgagor is justly indebted to the Mortgagee, as is evidenced by a certain promissory note executed and delivered by the Mortgagor, in favor of the Mortgagee, and bearing even date herewith, in the principal sum of EIGHTY THREE THOUSAND AND NO/100

Dollars (\$ 83,000.00) payable with interest at the rate of NINE AND ONE HALF per centum (9.500%) per annum on the unpaid balance until paid

and made payable to the order of the Mortgagee, at its office and 12125 WOODCREST EXECUTIVE DRIVE-320, ST. LOUIS, MISSOURI 63141 or at such other place as the holder may designate in writing, and delivered or mailed to the Mortgagor, the said principal and interest being payable in monthly installments of SIX HUNDRED NINETY SEVEN AND 91/100

Dollars (\$ 697.91) beginning on the 1st day of SEPTEMBER, 19 91, and continuing on the first day of each 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, 2021

NOW, THEREFORE, the said Mortgagor, for the better securing of the payment of 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 situate, lying, and being in the county of COOK and the State of Illinois, to wit:

SEE ATTACHED RIDER FOR LEGAL DESCRIPTION

REPT-01 RECORDING \$18.29
19777 TRAV 1535 09/01/91 10:40:00
4902 G 91-388121
COOK COUNTY RECORDER

06-35-400-093

COMMONLY KNOWN AS: 346-B2 WILMINGTON DRIVE
BARTLETT, ILLINOIS 60103

TOGETHER with all and singular the tenements, hereditaments and appurtenances thereunto belonging, and the rents, issues, and profits thereof, and all fixtures now or hereafter attached to or used in connection with the premises herein described and in addition thereto the following described household appliances, which are, and shall be deemed to be, fixtures and a part of the realty, and are a portion of the security for the indebtedness herein mentioned

[Handwritten signatures]

XL-806202-08 (and Title) MC 80-2087X

[Handwritten notes]

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RE-RECORD TO CORRECT LEGAL DESCRIPTION

IN CASE OF FORECLOSURE of this mortgage by said Mortgagee in any court of law or equity, reasonable sum shall be allowed for the solicitor's fees of the complainant and for 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 proceeding...

IN THE EVENT that the whole of said debt is declared to be due, the Mortgagee shall have the right immediate 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 Mortgagee, or any party claim in or under said Mortgage, and without regard to the solvency or insolvency at the time of such application for the receipt of the person or persons liable for the payment of the indebtedness secured hereby, and without regard to the value of the premises or whether the same shall then be occupied by the owner of the equity of redemption as a homestead, 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.

IN THE EVENT of default in making any monthly payment provided for herein and in the note secured hereby, 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.

MORTGAGOR WILL CONTINUOUSLY maintain hazard insurance, of such type or types and amounts as Mortgagee may from time to time require, on the improvement or hereafter on said premises, and except where payment for all such premiums has heretofore been made, he/she will pay promptly when due any premiums therefor. All insurance shall be carried in companies approved by the Mortgagee and the policies and renewals thereof shall be held by the Mortgagee and have 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 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, or any part thereof, may be applied by the Mortgagee at its option either to the reduction of this mortgage, 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.

AS ADDITIONAL SECURITY for the payment of the indebtedness aforesaid the Mortgagee does hereby assign to the Mortgagee all the rents, issues, and profits now due or which may hereafter become due for the use of the premises heretofore described. The Mortgagee shall be entitled to collect and retain all of said rents, issues and profits until default hereunder. EXCEPT rents, bonuses and royalties resulting from oil, gas or other mineral leases or conveyances thereof now or hereafter in effect. The lessee, assignee or sublessee of such oil, gas or mineral lease is directed to pay any profits, bonuses, rents, revenues or royalties to the owner of the indebtedness secured hereby.

If the total of the payments made by the Mortgagee under subparagraph (a) of the preceding paragraph shall exceed the amount of payments actually made by the Mortgagee as Trustee for ground rents, taxes, and assessments, or insurance premiums, as the case may be, such excess shall be credited on subsequent payments to be made by the Mortgagee for such items, or at the Mortgagee's option as Trustee, shall be refunded to the Mortgagee. If, however, such monthly payments shall not be sufficient to pay such items when the same shall become due and payable, the Mortgagee shall pay to the Mortgagee as Trustee any amount necessary to make up the deficiency. Such payments shall be made within thirty (30) days after written notice from the Mortgagee stating the amount of the deficiency, which notice may be given by mail. If at any time the Mortgagee shall render to the Mortgagee, in accordance with the provisions of the note secured hereby, full payment of the entire indebtedness represented thereby, the Mortgagee as Trustee shall, in case of such indebtedness, credit to the account of the Mortgagee or any credit balance remaining under the provisions of subparagraph (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 of the Mortgagee as Trustee after default, the Mortgagee as Trustee shall apply, at the commencement of such proceedings or at the time the property is otherwise acquired, the amount then remaining to credit of Mortgagee under said subparagraph (a) as a credit on the interest accrued and unpaid and the balance to the principal then remaining unpaid under said note.

(b) The aggregate of the amounts payable pursuant to subparagraph (a) and those payable on the note secured hereby, shall be paid in a single payment each month, to be applied to the following items in the order stated:
I. ground rents, if any, taxes, assessments, fire, and other hazard insurance premiums;
II. interest on the note secured hereby; and
III. amortization of the principal of the said note.
Any deficiency in the amount of any such aggregate monthly payment shall, unless made good prior to the due date of the next payment, constitute an event of default under this Mortgage. At Mortgagee's option, Mortgagee will pay a "late charge", not exceeding four per centum (4%) or any installment which is paid more than fifteen (15) days after the due date thereof to cover the extra expense involved in handling delinquent payments, but such "late charge" shall not be payable out of the proceeds of any sale made to satisfy the indebtedness secured hereby, unless such proceeds are sufficient to discharge the entire indebtedness and all proper costs and expenses secured hereby.

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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 Laws of the State of Illinois, which said rights and benefits the said Mortgagor 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 Mortgagor 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 type or types of hazard insurance, and in such an amount, as may be required by the Mortgagee.

In case of the refusal or neglect of the Mortgagor to make such payments, or to satisfy any prior lien or incumbrance other than that for taxes or assessments on 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 herein mortgaged as may reasonably be deemed necessary for the proper preservation thereof, and any moneys so paid or expended shall become so much additional indebtedness, secured by this mortgage, shall bear interest at the rate provided for in the principal indebtedness, shall be payable thirty (30) days after demand and shall be paid out of proceeds of the sale of the mortgaged premises, if not otherwise paid by the Mortgagor.

Upon the request of the Mortgagee the Mortgagor shall execute and deliver a supplemental note or notes for the sum or sums advanced by the Mortgagee for the alteration, modernization, improvement, maintenance, or repair of said premises, for taxes or assessments against the same and for any other purpose authorized by the lender. Said note or notes shall be secured hereby on a parity with and as fully as if the advance evidenced thereby were included in the note first described above. Said supplemental note or notes shall bear interest at the rate provided for in the principal indebtedness and shall be payable in approximately equal monthly payments for such period as may be agreed upon by the creditor and debtor. Failing to agree on the maturity, the whole of the sum or sums so advanced shall be due and payable thirty (30) days after demand by the creditor. In no event shall the maturity extend beyond the ultimate maturity of the note first described above.

It is expressly provided, however (all other provisions of this mortgage to the contrary notwithstanding), that the Mortgagee shall not be required nor shall it have the right to pay, discharge, or remove any tax, assessment, or tax lien upon or against the premises described herein or any part thereof or the improvements situated thereon, so long as the Mortgagor shall, in good faith, contest the same or the validity thereof by appropriate legal proceedings brought in a court of competent jurisdiction, which shall 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 Mortgagor further covenants and agrees as follows:

Privilege is reserved to prepay at any time, without premium or fee, the entire indebtedness or any part thereof not less than the amount of one installment, or one hundred dollars (\$100.00) whichever is less. Prepayment in full shall be credited on the date received. Partial prepayment, other than on an installment due date, need not be credited until the next following installment due date or thirty days after such prepayment, whichever is earlier.

Together with, and in addition to, the monthly payments of principal and interest payable under the terms of the note secured hereby, the Mortgagor will pay to the Mortgagee as Trustee under the terms of this trust as hereinafter stated, 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 hazard insurance covering the mortgaged property, plus taxes and assessments next due on the mortgaged property (all as estimated by the Mortgagee, and of which the Mortgagor is notified) 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 assessments.

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DPS 049

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**The lien of this mortgage on the common elements shall be automatically released as to the percentage of the common elements set forth in amended declarations filed of record in accordance with the condominium declaration recorded as document 90620369 and the lien of this mortgage shall automatically attach to additional common elements as such amended declarations, which percentages are hereby conveyed effective on the recording of such amended declarations as though conveyed hereby.

06-35-400-093
TAX INDEX #

This mortgage is subject to all the rights, easements, covenants, conditions, restrictions and reservations contained in said declaration the same as though the provisions of said Declaration were recited and stipulated at length herein. **

Mortgagor also hereby grants to the mortgagee its successors and assigns, as rights and easements appurtenant to the above described real estate, the rights and easement for the benefit of said property set forth in the Declaration of Condominium aforesaid.

AND EGRESS.
1990 AS DOCUMENT 90047992, AS AMENDED FROM TIME TO TIME, FOR INGRESS
26083806 AND AS AMENDED BY SPECIAL AMENDMENT RECORDED JANUARY 30,
UMBRELLA ASSOCIATION, FOR HEARTHWOOD FARMS CONDOMINIUM
CONDITIONS AND RESTRICTIONS, FOR HEARTHWOOD FARMS CONDOMINIUM
AS SET FORTH AND ESTABLISHED BY THE DECLARATION OF COVENANTS,
PARCEL 3: EASEMENT AND BENEFIT TO AND FOR THE BENEFIT OF PARCEL 1
RECORDED AS DOCUMENT 91132868.
SECOND AMENDMENT TO THE DECLARATION OF CONDOMINIUM OWNERSHIP AFORESAID
ATTEMPTED COMMON ELEMENT, AS DELINEATED ON THE SURVEY ATTACHED TO THE
PARCEL 2: (EXCLUSIVE) RIGHT TO THE USE OF GARAGE SPACE G43-B-2-1,
TO SAID UNIT 7, SET FORTH IN SAID DECLARATION.
UNDIVIDED, KNOWN INTEREST IN THE COMMON ELEMENTS APPURTENANT
OWNERSHIP RECORDED AS DOCUMENT 90620369, TOGETHER WITH ITS
NUMBER 91132868, AMENDING THE DECLARATION OF CONDOMINIUM
OF THE RECORD OF DEEDS OF COOK COUNTY, ILLINOIS AS DOCUMENT
DECLARATION OF CONDOMINIUM OWNERSHIP RECORDED IN THE OFFICE
AS ATTACHED AS EXHIBIT "B" TO THE SECOND AMENDMENT TO THE
THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS, WHICH SURVEY
SOUTHEAST 1/4 OF SECTION 35, TOWNSHIP 41 NORTH, RANGE 9 EAST OF THE
SUBDIVISION UNIT 7, BEING A SPANNED UNIT DEVELOPMENT IN THE
AS DELINEATED ON THE SURVEY OF CERTAIN LOTS IN HEARTHWOOD FARMS
PARCEL 1: UNITS 43-B-2-1 IN HEARTHWOOD FARMS CONDOMINIUM-PHASE VII,

Handwritten initials/signature



UNOFFICIAL COPY

Property of Coconino County Clerk's Office

UNOFFICIAL COPY

DPS 24a
Borrower

(SEAL) _____

Borrower

(SEAL) _____

Borrower

(SEAL) _____
VALERIE J. TINDLE

Borrower

(SEAL) _____
DANNY J. TINDLE

Condominium Rider

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this

to: Borrower requesting payment.

disbursement at the Note rate and shall be payable, with interest, upon notice from Lender

Lender agree to other terms of payment, these amounts shall bear interest from the date of

additional debt of Borrowers secured by the Security Instrument. Unless Borrower and

pay them. Any amounts disbursed by the Lender under this paragraph shall become

if Borrower does not pay condominium dues and assessments when due, then Lender may

condominium documents.

Borrower promises to pay Borrowers allocated share of the common expenses or

any excess paid to the entity legally entitled thereto.

shall be paid to Lender for application to the sums secured by this Security Instrument, with

unit or to the common elements, any proceeds payable to Borrower are hereby assigned and

lien of restoration or repair following a loss to the Property, whether to the condominium

occurring from a hazard, in the event of a distribution of a hazard insurance coverage and of any loss

Lender prompt notice of any lapse in required hazard insurance coverage and of any loss

the required coverage is provided by the Owners Association policy. Borrower shall give

maintain hazard insurance coverage on the Property is deemed satisfied to the extent that

hazard insurance on the Property, and Borrowers obligation under this Paragraph 4 to

for the monthly payment to Lender of one-twelfth the yearly premium installments for

Secretary, then Lender waives the provision in Paragraph 2 of this Security Instrument

within the term "extended coverage" and loss by flood, to the extent required by the

periods, and against the hazards Lender requires, including fire and other hazards included

policy is satisfactory to Lender and provides insurance coverage in the amount, for the

including all improvements now existing or hereafter erected on the Property, and such

master or blanket policy insuring all property subject to the condominium documents,

A. So long as the Owners Association maintains, with a generally accepted insurance carrier,

Instrument, Borrower and Lender further covenant and agree as follows:

CONDOMINIUM COVENANTS. In addition to the covenants and agreements made in the Security

proceeds and benefits of Borrowers interest.

shareholders, the Property also includes Borrower's interest in the Owners Association and the uses,

Project ("Owners Association") holds title to property for the benefit or use of its members or

("Condominium Project"). If the owners association or other entity which acts for the Condominium

(Name of Condominium Project)

HEARTHWOOD CONDOMINIUM PHASE VII

The property/Address includes a unit in, together with an individual interest in the common elements of,

at 346-B2 WILMINGTON DRIVE

BARRLETT, ILLINOIS 60103

(Property address)

(Lender) of the same date and covering the property described in the Security Instrument and located

MAGNUM MORTGAGE COMPANY

Borrower's Note (Note) to

Security Deed (Security Instrument) of the same date given by the undersigned ("Borrower") to secure

incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or

THIS CONDOMINIUM RIDER is made this 26TH day of JULY, 1991, and is

CONDOMINIUM RIDER

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UNOFFICIAL COPY

Property of Cook County Clerk's Office

101-1110
11/10/11

Mortgagor
(Seal)

Mortgagor
(Seal)

Mortgagor
(Seal)

VALERIE J. LINDLE

Mortgagor
(Seal)

DANNY J. LINDLE

IN WITNESS WHEREOF, Mortgagor(s) has executed this Assumption Policy Rider.

the obligations of the veteran under the terms of the instruments creating and securing the loan, including the obligation of the veteran to indemnify the Department of Veterans Affairs to the extent of any claim payment arising from the guaranty or insurance of the indebtedness created by this instrument.

(B) ASSUMPTION PROCESSING CHARGE: Upon application for approval to allow assumption and transfer of this loan, a processing fee may be charged by the mortgagee or its authorized agent for determining the creditworthiness of the borrower and subsequently reviewing the holder's ownership records when an approved transfer is completed. The amount of this charge shall not exceed the maximum established by the Department of Veterans Affairs for a loan to which Section 1814 of Chapter 37, Title 38, United States Code applies or any maximum prescribed by applicable State law.

(A) ASSUMPTION FUNDING FEE: A fee equal to one-half of 1 percent (.5%) of the unpaid principal balance of this loan as of the date of transfer of the property shall be payable at the time of transfer to the mortgagee or its authorized agent as trustee for the Department of Veterans Affairs. If the borrower fails to pay this fee at the time of transfer, the fee shall constitute an additional debt to that already secured by this instrument, shall bear interest at the rate herein provided, and at the option of the mortgagee of the indebtedness hereby secured or any transferee thereof, shall be immediately due and payable. This fee is automatically waived if the borrower is exempt under the provisions of 38 U.S.C. 1829 (b).

An authorized transfer ("assumption") of the property shall also be subject to additional covenants and agreements as set forth below:

TRANSFER OF THE PROPERTY: If all or any part of the property or any interest in it is sold or transferred, this loan may be declared immediately due and payable upon transfer ("assumption") of the property securing such loan to any transferee ("assumer"), unless the acceptability of the assumption and transfer of this loan is established by the Department of Veterans Affairs or its authorized agent pursuant to Section 14.1 of Chapter 37, Title 38, United States Code.

GUARANTY: Should the Department of Veterans Affairs fail or refuse to issue its guaranty in full amount within 60 days from the date that this loan would normally become eligible for such guaranty committed upon by the Department of Veterans Affairs under the provisions of Title 38 of the U.S. Code "Veterans Benefits", the Mortgagee may declare the indebtedness hereby secured at once due and payable and may foreclose immediately or may exercise any other rights hereunder or take any other proper action as may be provided.

Notwithstanding anything to the contrary set forth in the instrument, Mortgagee and Mortgagor hereby acknowledge and agrees to the following:

(Property address)

91556441

346-B2 WILMINGTON DRIVE, BARTLETT, ILLINOIS 60103

("Mortgagee") and covering the property described in the instrument and located at its successors and assigns

MAGNUM MORTGAGE COMPANY

THIS ASSUMPTION POLICY RIDER is made this 26TH day of JULY, 1991 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Deed to Secure Debt ("instrument") of the same date herewith, given by the undersigned ("Mortgagor") to secure the Mortgagor's Note ("Note") of the same date to

NOTICE: THIS LOAN IS NOT ASSUMABLE WITHOUT THE APPROVAL OF THE DEPARTMENT OF VETERANS AFFAIRS OR ITS AUTHORIZED AGENT.

VA ASSUMPTION POLICY RIDER

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