

# UNOFFICIAL COPY

State of Illinois

## MORTGAGE

FHA Case No  
1316537822703

60404252

91660856

15.00  
*[Signature]*

788903316000

THIS MORTGAGE ("Security Instrument") is made on December 12th, 1991  
The Mortgagor is  
RAFAEL RIVERA, AND CLARA RIVERA, HIS WIFE  
SANDRA L ZENTGA, MARRIED  
whose address is 4306 W DRUMMOND PL CHICAGO, IL 60639  
MARGARETTEN & COMPANY, INC. ("Borrower"). This Security Instrument is given to

which is organized and existing under the laws of the State of New Jersey, and whose address is One Ronson Road, Iselin, New Jersey, 08830  
("Lender"). Borrower owes Lender the principal sum of

Ninety-Five Thousand, Four Hundred Ninety-Six and 00/100 Dollars (U.S. \$ 95,496.00). This debt is evidenced by Borrower's Note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on January 1st, 2021. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 6 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in

COOK County, Illinois:  
LOT 23 IN OVERFIELD'S RESUBDIVISION OF BLOCK 1 IN CARNE AND COOMB'S ADDITION TO PENLOCK BEING A SUBDIVISION OF THE SOUTH WEST 1/4 OF THE NORTH WEST 1/4 OF THE SOUTH EAST 1/4 OF SECTION 27, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. PIN 813-27-407-035-0003

Mortgage

COOK COUNTY CLERK

1991 DEC 17 AM 10:30

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which has the address of

4306 W DRUMMOND PL CHICAGO, IL 60639

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

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BOX 333-

ILLINOIS REAL MORTGAGE  
MAIL-101 PAGE 4 OF 4 (Rev 7/91)  
Register Number (Rev 7/91)

at \_\_\_\_\_ o'clock  
m., and duly recorded in Book \_\_\_\_\_  
of \_\_\_\_\_ day of \_\_\_\_\_  
County, Illinois, on the \_\_\_\_\_ day of \_\_\_\_\_

DOC. NO. \_\_\_\_\_  
Fitted for Record in the Recorder's Office of \_\_\_\_\_  
PALATINE IL 60067  
MARGARETTEN & COMPANY, INC.  
625 NORTH COURT, 3RD FLOOR  
PALATINE, IL 60067  
MAIL TO: MARGARETTEN & COMPANY, INC.  
625 NORTH CT.  
PALATINE IL 60067

This instrument was prepared by:  
MARGARETTEN & COMPANY, INC.  
625 NORTH COURT, 3RD FLOOR  
PALATINE, ILLINOIS 60067  
Notary Public

Notary Public  
*[Signature]*

I, the undersigned, a Notary Public in and for said county and state do hereby certify that  
RAFAEL RIVERA, AND CLARA RIVERA, HIS WIFE  
SAMARA L ZUNIGA, MARRIED  
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, she, they) signed and delivered the said instrument as (his, her, their) free and voluntary act,  
for the uses and purposes therein set forth.  
Given under my hand and official seal, this \_\_\_\_\_ day of \_\_\_\_\_, 1991

Witness:  
BY SIGNING BELOW, Borrower accepts and agrees to the terms contained in this Security Instrument and in any riders  
decreed by Borrower and recorded with it.  
Borrower:  
RAFAEL RIVERA-BORROWER  
CLARA RIVERA, HIS WIFE-BORROWER  
SAMARA L ZUNIGA-BORROWER

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:  
17. Foreclosure Procedure: Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 17, including, but not limited to, reasonable attorneys' fees and cost of title evidence.  
18. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.  
19. Waiver of Homestead. Borrower waives all rights of homestead exemption in the Property.  
20. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.

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PROPERTY OF COOK COUNTY CLERK'S OFFICE