

# UNOFFICIAL COPY

State of Illinois

## MORTGAGE

91660856 25  
FHA Case No

1316537822703

60404251

91660856

15.00  
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THIS MORTGAGE ("Security Instrument") is made on  
The Mortgagor is  
RAFAEL RIVERA, AND CLARA RIVERA, HIS WIFE  
SANDRA L ZEMIGA, MARRIED

December 17th, 1991

whose address is

4306 W DRUMMOND PL CHICAGO, IL 60639

MARGARETEN & 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 Place, Iselin, New Jersey, 08810

("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 COOMBE'S ADDITION TO PENNOCK 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 #13-27-407-035-0000

COOK COUNTY, ILLINOIS

91660856

1991 DEC 17 AM 10:30

91660856

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

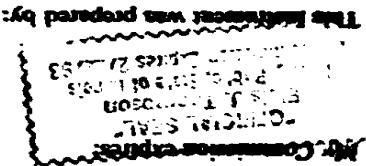
ILLINOIS TITLE MORTGAGE  
PAGE 1 OF 4 (Rev. 7/91)

of  
Page  
m., and duly recorded in Book  
of  
County, Illinois, on the  
day of

Filed for Record in the Recorder's Office of  
PALATINE, IL 60067  
625 NORTH COURT, 3RD FLOOR  
MARGARETTEEN & COMPANY, INC.  
625 NORTH CT. PALATINE IL 60067  
MARGARETTEEN & COMPANY INC  
DOC. NO.

MAIL TO:

Notary Public



Given under my hand and official seal, this 15th day of December, 1991  
for the uses and purposes herein set forth.  
I, the undersigned, do acknowledge that (he, she, they) signed and delivered the said instrument as (his, her, their) free and voluntary act,  
personally known to me to be the same persons (he, she, they) whose name(s) subscribed to the foregoing instrument, and, upon record before me this day

RALPH RIVERA, AND CLARA RIVERA, HIS WIFE  
SANDRA L. ZUMIGA, MARRIED

Wife County

STATE OF ILLINOIS.

SANDRA L. ZUMIGA-BORROWER  
Ralph Rivera  
CLARA RIVERA, HIS WIFE-BORROWER  
Ralph Rivera

WITNESSES:

BY SIGNING THIS, Borrower accepts and agrees to the terms contained in this Security Instrument and to any rider(s)  
executed by Borrower and recorded with it.

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 attorney's fees and costs of little expedite.  
18. Residence: Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument  
without charge to Borrower. Borrower shall pay any recording 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 this Security Instrument as if the rider(s) were a part of this Security Instrument.  
21. Waiver of Notice: Lender may waive notice of any demand or notice to Borrower and record such notice in the public records.  
22. Remedies: Lender may exercise all rights available to it under this Security Instrument, including, but not limited  
to, remedies available to collect all expenses incurred in pursuing the remedies provided in this paragraph 17, including, but not limited  
to, reasonable attorney's fees and costs of little expedite.