



AFTER RECORDING RETURN TO:

MID-AMERICA MORTGAGE CORPORATION
361 FRONTAGE ROAD
BURR RIDGE, ILLINOIS 60521

93562756

FHA MORTGAGE

FHA CASE NO.

131:7184904-703

STATE OF ILLINOIS

This Mortgage ("Security Instrument") is given on

JULY 19, 1993

The Mortgagor is CARLOS BEBER, MARRIED TO MARIA BEBER

whose address is 1414 LEMOYNE COURT, MELROSE PARK, IL 60160

("Borrower"). This Security Instrument is given to MID-AMERICA MORTGAGE CORPORATION which is organized and existing under the laws of THE STATE OF ILLINOIS, and whose address is 361 FRONTAGE ROAD, BURR RIDGE, ILLINOIS 60521. ("Lender").

Borrower owes Lender the principal sum of EIGHTY NINE THOUSAND FIFTY DOLLARS

Dollars (U.S.\$ 89,050.00).

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 August 1, 2023.

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:

SEE ATTACHED

DEPT-11 RECORD T \$33.50
197777 TRAN 2902 07/20/93 14:18:00
93562756
COOK COUNTY RECORDER

PIN: 15-03-202-059

which has the address of 1414 LEMOYNE COURT

MELROSE PARK

Illinois

60160

(Street)

("Property Address");

(City)

(Zip Code)

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.

Handwritten notes: 2, 1/28 ARM, 747D-458W, 93562756

Handwritten notes: 33.50, 93562756

UNOFFICIAL COPY

MID-AMERICA MORTGAGE CORPORATION
Treasurer
361 Frontage Road, Burr Ridge, IL 60521

This instrument was prepared by:

Notary Public

Charles R. Casper

OFFICIAL SEAL
CHARLES R. CASPER
NOTARY PUBLIC STATE OF ILLINOIS
MY COMMISSION EXPIRES JULY 23, 1993

Given under my hand and official seal, this 9TH day of JULY, 1993.

signed and delivered the said instrument as HIS / HER free an voluntary act, for the uses and purposes herein set forth, subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that HE / SHE personally known to me to be the same person (s) whose name(s) IS

MARIA BEBER

I, THE UNDERSIGNED, a Notary Public in and for said county and state, do hereby certify that CARLOS BEBER, MARRIED TO

County: _____

STATE OF ILLINOIS, _____

Maria Beber

Signatures of Borrowers
Marta Beber
Carlos Beber

Signatures of Notary
Charles R. Casper

(Seal) Borrower

(Seal) Borrower

(Seal) Borrower

(Seal) Borrower
CARLOS BEBER

Witness:

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

- Adjustable Rate Rider
- Graduated Payment Rider
- Other FHA Due-On-Sale Rider
- Other
- Growing Equity Rider
- Adjustable Rate Rider
- Graduated Payment Rider
- Other FHA Due-On-Sale Rider
- Other

Riders to this Security Instrument, if one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants 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 in a part of this Security Instrument. [Check applicable box(es)].

- 17. Foreclosure Procedure. If Lender requires immediate payment in full under paragraph 9, Lender may foreclose this Security Instrument by judicial proceeding, and any remedies provided in this paragraph 17, including, but not limited to, reasonable attorneys' fees and costs 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 right of homestead exemption in the Property.
- Borrower agrees that should this Security Instrument and the note secured thereby not be eligible for insurance under the National Housing Act within NINETY DAYS from the date hereof, Lender may, at its option and notwithstanding anything in Paragraph 9, require immediate payment in full of all sums secured by this Security Instrument. A written statement of any authorized agent of the Secretary dated subsequent to NINETY DAYS from the date hereof, declining to insure this Security Instrument and the note secured thereby, shall be deemed conclusive proof of such ineligibility. Notwithstanding the foregoing, this option may not be exercised by Lender when the unavailability of insurance is solely due to Lender's failure to remit a mortgage insurance premium to the Secretary.

95729506

Howver, Lender or a judicially appointed receiver may do so at any time there is a breach. Any application of rents shall not cure or waive any default or ineligibility of Lender. This assignment of rents or remedy of Lender. This assignment of rents or remedy of Lender shall terminate when the debt secured by the Security Instrument is paid in full.

Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. Borrower has not executed any prior assignment of the rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph 16.

If Lender gives notice of breach to Borrower: (a) all rents received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured by the Security Instrument; (b) Lender shall be entitled to collect and receive all of the rents of the Property; and (c) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent on Lender's written demand to the tenant.

16. Assignment of Rents. Borrower unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Borrower's notice of breach or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

15. Borrower's Copy. Borrower shall be given one confirmed copy of this Security Instrument.

14. Governing Law; Severability. This Security Instrument shall be governed by Federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument and the Note are declared to be severable.

13. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property address or any other address designated by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

12. Successors and Assigns Bound; Joint and Several Liability; C-Signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 8.b. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing the Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the term of this Security Instrument or the Note without that Borrower's consent.

11. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time of payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successor in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument for any reason or made by the original Borrower or Borrower's successor in interest or remedy. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

10. Reinstatement. Borrower has a right to be reinstated if Lender has required immediate payment in full because of Borrower's failure to pay an amount due under the Note or this Security Instrument. This right applies even after foreclosure proceedings are instituted. To reinstate the Security Instrument, Borrower shall tender in a lump sum all amounts required to bring Borrower's account current including, to the extent they are obligations of Borrower under the Security Instrument, foreclosure costs and reasonable and customary attorney's fees and expenses associated with the foreclosure proceeding. Upon reinstatement by Borrower, this Security Instrument and the obligations that it secures shall remain in effect as if Lender had not required immediate payment in full. However, Lender is not required to permit reinstatement if: (i) Lender has accepted reinstatement after the commencement of foreclosure proceedings within two years from immediately preceding the commencement of a current foreclosure proceeding, (ii) reinstatement will preclude foreclosure on different grounds in the future, or (iii) reinstatement will adversely affect the priority of the lien created by this Security Instrument.

(d) Regulations of HUD Secretary. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument and the Note are declared to be severable.

(e) No Waiver. If circumstances occur that would permit Lender to require immediate payment in full, but Lender does not require such payments, Lender does not waive its rights with respect to subsequent events.

(f) Sale Without Credit Approval. Lender shall, if permitted by applicable law and with the prior approval of the Secretary, require immediate payment in full of all the sums secured by this Security Instrument:

- (i) Borrower defaults by failing to pay in full any monthly payment required by this Security Instrument prior to or on the due date of the next monthly payment, or
- (ii) Borrower defaults by failing, for a period of thirty days, to perform any other obligations contained in this Security Instrument.

(g) Default. Lender may, except as limited by regulations issued by the Secretary in the case of payment defaults, require immediate payment in full of all sums secured by this Security Instrument if:

- (i) Borrower defaults by failing to pay in full any monthly payment required by this Security Instrument prior to or on the due date of the next monthly payment, or
- (ii) Borrower defaults by failing, for a period of thirty days, to perform any other obligations contained in this Security Instrument.

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Property

UNOFFICIAL COPY

NON-UNIFORM COVENANTS, Borrower and Lender further covenant and agree as follows:

17. Foreclosure Procedure. If Lender requires immediate payment in full under paragraph 9, Lender may foreclose this Security Instrument by judicial proceeding, and any remedies provided in this paragraph 17, including, but not limited to, reasonable attorneys' fees and costs 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 right of homestead exemption in the Property.

Borrower agrees that should this Security Instrument and the note secured thereby not be eligible for insurance under the National Housing Act within NINETY DAYS from the date hereof, Lender may, at its option and notwithstanding anything in Paragraph 9, require immediate payment in full of all sums secured by this Security Instrument. A written statement of any authorized agent of the Secretary dated subsequent to NINETY DAYS from the date hereof, declining to insure this Security Instrument and the note secured thereby, shall be deemed conclusive proof of such ineligibility. Notwithstanding the foregoing, this option may not be exercised by Lender when the unavailability of insurance is solely due to Lender's failure to remit a mortgage insurance premium to the Secretary.

Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants 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 in a part of this Security Instrument. [Check applicable box(es)].

- Condominium Rider
- Adjustable Rate Rider
- Growing Equity Rider
- Planned Unit Development Rider
- Graduated Payment Rider
- Other FHA Due-On-Sale Rider

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

Witness:

_____ x Carlos Beber (Seal)
CARLOS BEBER Borrower

_____ (Seal)
Borrower

_____ (Seal)
Borrower

_____ (Seal)
Borrower

Signing Solely For The Purpose of Waiving Homestead Rights

x Maria Beber

Maria Beber
STATE OF ILLINOIS, COOK

County ss:

I, THE UNDERSIGNED, a Notary Public in and for said county and state, do hereby certify that CARLOS BEBER, MARRIED TO MARIA BEBER

, personally known to me to be the same person(s) whose name(s) I S

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

signed and delivered the said instrument as HIS / HER free an voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 9 TH day of JULY, 1993.

OFFICIAL SEAL
CHARLES R. CASPER
NOTARY PUBLIC STATE OF ILLINOIS
MY COMMISSION EXP. JULY 23, 1993

Charles R. Casper

Notary Public

This instrument was prepared by:

Treasa Bell
MID-AMERICA MORTGAGE CORPORATION
361 Frontage Road, Burr Ridge, IL 60521

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1. Payment of principal, interest and late Charge.
Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.

2. Monthly Payments of Taxes, Insurance and Other Charges.
Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, an installment of any (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for insurance required by paragraph 4.

Each monthly installment for items (a), (b), and (c) shall equal one-twelfth of the annual amounts, as reasonably estimated by Lender, plus an amount sufficient to maintain an additional balance of not more than one-sixth of the estimated amounts. The full annual amount for each item shall be accumulated by Lender within a period ending one month before an item would become delinquent. Lender shall hold the amounts collected in trust to pay items (a), (b) and (c) before they become delinquent.

If at any time the total of the payments held by Lender for items (a), (b), and (c), together with the future monthly payments for such items payable to Lender prior to the due dates of such items, exceeds by more than one-sixth the estimated amount of payments required to pay such items when due, and if payments on the Note are current, then Lender shall either refund the excess over one-sixth of the estimated payments or credit the excess over one-sixth of the estimated payments to subsequent payments by Borrower, at the option of Borrower. If the total of the payments made by Borrower for item (a), (b), or (c) is insufficient to pay the item when due, then Borrower shall pay to Lender any amount necessary to make up the deficiency on or before the date the item becomes due.

As used in this Security Instrument, "Secretary" means the Secretary of Housing and Urban Development or his or her designee. Most Security Instruments insured by the Secretary are insured under programs which require advance payment of the entire mortgage insurance premium. If this Security Instrument is or was insured under a program which did not require advance payment of the entire mortgage insurance premium, then each monthly payment shall also include either: (i) an installment of the annual mortgage insurance premium to be paid by lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if this Security Instrument is held by the Secretary. Each monthly installment of the mortgage insurance premium shall be in an amount sufficient to accumulate the full annual mortgage insurance premium with Lender one month prior to the date the full annual mortgage insurance premium is due to the Secretary. If (i) is Security Instrument is held by the Secretary, each monthly charge shall be in an amount equal to one-twelfth of one-half percent of the outstanding principal balance due on the Note.

If Borrower tenders to Lender the full payment of all sums secured by this Security Instrument, Borrower's account shall be credited with the balance remaining for all installments for items (a), (b) and (c) and any mortgage insurance premium installment that Lender has not become obligated to pay to the Secretary, and Lender shall promptly refund any excess funds to Borrower. Immediately prior to a foreclosure sale of the Property or its acquisition by Lender, Borrower's account shall be credited with any balance remaining for all installments for items (a), (b) and (c).

3. Application of Payments.
All Payments under paragraphs 1 and 2 shall be applied by Lender as follows:
FIRST, to the mortgage insurance premium to be paid by Lender to the Secretary or to the monthly charge by the Secretary instead of the monthly mortgage insurance premium, unless Borrower paid the entire mortgage insurance premium when this Security Instrument was signed;
SECOND, to any taxes, special assessments, leasehold payments or ground rents, and fire, flood and other hazard insurance premiums, as required;
THIRD, to interest due under the Note;
FOURTH, to amortization of the principal of the Note;
FIFTH, to late charges due under the Note.

4. Fire, Flood and Other Hazard Insurance.
Borrower shall insure all improvements on the Property, whether now in existence or subsequently erected, against any hazards, casualties, and contingencies, including fire, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. Borrower shall also insure all improvements on the Property, whether now in existence or subsequently erected, against loss by floods to the extent required the Secretary. All insurance shall be carried with companies approved by Lender. The insurance policies and any renewals shall be held by Lender and shall include loss payable clauses in favor of, and in a form acceptable to, Lender.

In the event of loss, Borrower shall give Lender immediate notice by mail. Lender may make proof of loss if not made promptly by Borrower. Each insurance company concerned is hereby authorized and directed to make payment for such loss directly to Lender, instead of to Borrower and to Lender jointly. All or any part of the insurance proceeds may be applied by Lender, at its option, either (a) to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order in Paragraph 3, and then to prepayment of principal, or (b) to the restoration or repair of the damaged property. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments which are referred to in Paragraph 2, or change the amount of such payments. Any excess insurance proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

In the event of foreclosure of this Security Instrument or other transfer of title to the Property that extinguishes the indebtedness, all right, title and interest of Borrower in and to insurance policies in force shall pass to the purchaser.

5. Preservation and Maintenance of the Property, Leaseholds.
Borrower shall not commit waste or destroy, damage or substantially change the Property or allow the Property to deteriorate, reasonable wear and tear excepted. Lender may inspect the property if the property is vacant or abandoned or the loan is in default. Lender may take reasonable action to protect and preserve such vacant or abandoned property. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and fee title shall not be merged unless Lender agrees to the merger in writing.

6. Charges to Borrower and Protection of Lender's Rights in the Property.
Borrower shall pay all governmental or municipal charges, fines and impositions that are not included in Paragraph 2. Borrower shall pay these obligations on time directly to the entity which is owed the payment. If failure to pay would adversely affect Lender's interest in the Property, upon Lender's request Borrower shall promptly furnish to Lender receipts evidencing these payments.

If Borrower fails to make these payments or the payments required by Paragraph 2, or fails to perform any other covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect lender's rights in the Property (such as a proceeding in bankruptcy, for condemnation or to enforce laws or regulations), then Lender may do and pay whatever is necessary to protect the value of the Property and Lender's rights in the Property, including payment of taxes, hazard insurance and other items mentioned in Paragraph 2.

Any amounts disbursed by Lender under this Paragraph shall become an additional debt of Borrower and be secured by this Security Instrument. These amounts shall bear interest from the date of disbursement, at the Note rate, and at the option of Lender, shall be immediately due and payable.

7. Condemnation.
The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in place of condemnation, are hereby assigned and shall be paid to Lender to the extent of the full amount of the indebtedness that remains unpaid under the Note and this Security Instrument. Lender shall apply such proceeds to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order provided in Paragraph 3, and then to prepayment of principal. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments, which are referred to in Paragraph 2, or change the amount of such payments. Any excess proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

8. Fees.
Lender may collect fees and charges authorized by the Secretary.

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Page 1 of 4

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.

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."

Illinois 60160 (Zip Code)
1414 LEMOYNE COURT (Street)
HELROSE PARK (City)
which has the address of 1414 LEMOYNE COURT

Pin: 15-03-202-059

DEPT-11 RECORD 1 \$33.50
157777 TRAN 2902 07/20/93 14:18:00
*3399 \$ * -93-562756
COOK COUNTY RECORDER

93562756

SEE ATTACHED

Dollars (U.S. \$ 89,050.00
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 August 1, 2023. 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:

Borrower owes Lender the principal sum of EIGHTY NINE THOUSAND FIFTY DOLLARS
ROAD, BURR RIDGE, ILLINOIS 60521. (Lender).
("Borrower"). This Security Instrument is given to MID-AMERICA MORTGAGE CORPORATION which is organized and existing under the laws of THE STATE OF ILLINOIS, and whose address is 361 FRONTAGE

whose address is 1414 LEMOYNE COURT, HELROSE PARK, IL 60160

The Mortgagee is CARLOS BEBER, MARRIED TO MARIA BEBER

This Mortgage ("Security Instrument") is given on JULY 19, 1993

FHA CASE NO. 131:7184904-703

STATE OF ILLINOIS

FHA MORTGAGE

93562756

MID-AMERICA MORTGAGE CORPORATION
361 FRONTAGE ROAD
BURR RIDGE, ILLINOIS 60521

AFTER RECORDING RETURN TO:

93562756



Handwritten notes: 2/17/93, 4/30/93, 3/17, 2

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STREET ADDRESS: 1414 LEMOYNE COURT
CITY: MELROSE PARK COUNTY: COOK
TAX NUMBER: 15-03-202-059-0000

LEGAL DESCRIPTION:

PARCEL 1:

THE EAST 22.0 FEET OF THE WEST 71.54 FEET OF LOT 4, ALL OF LOT 42 IN LULLO'S RESUBDIVISION OF PART OF BLOCK 1 IN ALBERT S. AMLING'S SUBDIVISION OF THE NORTH 40 ACRES OF THE WEST 60 ACRES OF THE NORTHEAST 1/4 OF SECTION 3, TOWNSHIP 39 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, ALSO PART OF VACATED 14TH AVENUE IN VILLAGE OF MELROSE PARK, IN COOK COUNTY, ILLINOIS

ALSO

PARCEL 2:

PARKING: LOT 42 IN LULLO'S RESUBDIVISION AFORESAID.

ALSO

PARCEL 3:

EASEMENTS AS SET FORTH IN THE DECLARATION OF EASEMENTS AND EXHIBIT '1' THERETO ATTACHED DATED JUNE 23, 1960 AND RECORDED JUNE 28, 1960 AS DOCUMENT 17894004, MADE BY THE WESTERN NATIONAL BANK OF CICERO, A CORPORATION OF THE UNITED STATES OF AMERICA, AS TRUSTEE UNDER TRUST NUMBER DECEMBER 3, 1956, AND KNOWN AS TRUST NUMBER 1584; REGISTERED AS DOCUMENT LR 19289934

AND AS CREATED BY THE DEED FROM WESTERN NATIONAL BANK OF CICERO, AS TRUSTEE UNDER TRUST AGREEMENT DATED DECEMBER 3, 1956 AND KNOWN AS TRUST NUMBER 1584 TO 15TH AVENUE TOWNHOUSES, INC., DATED JUNE 23, 1960 AND RECORDED JULY 28, 1960 AS DOCUMENT 17920895 AND REGISTERED AS DOCUMENT 1934082.

(A) FOR THE BENEFIT OF PARCEL 1 AFORESAID FOR INGRESS AND EGRESS OVER AND ACROSS:

THE NORTH 4.5 FEET OF LOT 4

ALSO

THE SOUTH 4.5 FEET OF LOT 4

ALSO

THE EAST 4.5 FEET OF LOT 4 (EXCEPT THAT PART THEREOF FALLING IN THE SOUTH 4.5 FEET OF LOT 4 AND ALSO (EXCEPT FROM THE ABOVE THAT PART THEREOF FALLING IN PARCEL 1 AFORESAID) IN ALBERT S. AMLING'S SUBDIVISION

(B) FOR THE BENEFIT OF PARCEL 1 AFORESAID FOR INGRESS AND EGRESS OVER AND ACROSS:

A STRIP 4.5 FEET WIDE SOUTH AND EAST OF AND ADJOINING THE NORTH LINE OF LOT 4 (EXCEPT THAT PART THEREOF FALLING IN THE EAST 4.5 FEET OF LOT 4) AND ALSO (EXCEPT THAT PART THEREOF FALLING IN PARCEL 1 AFORESAID) IN ALBERT S. AMLING'S SUBDIVISION.

(C) FOR THE BENEFIT OF PARCEL 1 AFORESAID FOR INGRESS AND EGRESS OVER AND ACROSS:

THE SOUTH 4.5 FEET OF LOT 26, THE SOUTH 4.5 FEET OF LOT 44, THE NORTH 4.5 FEET OF LOT 11, THE NORTH 4.5 FEET OF LOT 27 AND THE EAST 4.5 FEET OF LOTS 27 TO 44, BOTH INCLUSIVE, (EXCEPT THAT PART THEREOF FALLING IN THE NORTH 4.5 FEET OF LOT 27 AND IN THE SOUTH 4.5 FEET OF LOT 44) ALSO (EXCEPT THAT PART THEREOF FALLING IN PARCEL 2 AFORESAID) IN ALBERT

CLEOALD

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Property of Cook County Clerk's Office

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S. AMLING'S SUBDIVISION.

(D) FOR THE BENEFIT OF PARCEL 1 AFORESAID FOR DRIVEWAY PURPOSES OVER AND ACROSS:

THE EAST 10 FEET OF LOTS 18 TO 26, BOTH INCLUSIVE, (EXCEPT THAT PART THEREOF FALLING IN THE NORTH 8.0 FEET OF LOT 18) AND ALSO (EXCEPT THAT PART THEREOF FALLING IN THE SOUTH 4.5 FEET OF LOT 26) AND THE SOUTH 8.0 FEET OF LOT 18 AND THE NORTH 8.0 FEET OF LOT 19 (EXCEPT THAT PART THEREOF FALLING IN THE EAST 10 FEET THEREOF) AND ALSO THE WEST 10 FEET OF LOTS 35 TO 44, BOTH INCLUSIVE, (EXCEPT THAT PART THEREOF FALLING IN THE SOUTH 4.5 FEET OF LOT 44) AND ALSO (EXCEPT THAT PART THEREOF FALLING IN PARCEL 2 AFORESAID) IN ALBERT S. AMLING'S SUBDIVISION.

Property of Cook County Clerk's Office 93562751

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Property of Cook County Clerk's Office

UNOFFICIAL COPY

FHA DUE-ON-SALE RIDER

This Rider is made this 19TH day of JULY 1993, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, Deed to Secure Debt (the "Instrument") of the same date given by the undersigned (the "Mortgagor") CARLOS BEBER, MARRIED TO MARIA BEBER

and covering the property described in the Instrument and located at:

1414 LEMOYNE COURT, MELROSE PARK, IL 60160

(Property Address)

The mortgagee shall, if permitted by applicable law and with the prior approval of the Federal Housing Commissioner, or his or her designee, declare all sums secured by this mortgage to be immediately due and payable if all or any part of the property is sold or otherwise transferred (other than by devise or descent) to a purchaser or grantee who does not occupy the property as his or her principal residence, or to a purchaser or grantee who does so occupy the property but whose credit has not been approved in accordance with the requirements of the Commissioner.

BY SIGNING BELOW, Mortgagor accepts and agrees to the terms and provisions contained in this FHA Due-on-Sale Rider.

Witness

Charles R. Coz

Witness

Mortgagor

Carlos Beber
CARLOS BEBER

Mortgagor

Mortgagor

Mortgagor

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