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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:

The Grantor further covenants that should VA fail or refuse to issue the guaranty of the loan secured by this security instrument under the provisions of the Servicemen's Readjustment Act of 1944, as amended, in the amount of 80% of the loan amount or \$36,000, whichever is less, within 180 days from the date the loan would normally become eligible for such guaranty, the grantee herein may at its option declare all sums secured by the Security Instrument immediately due and payable.

VA ASSUMPTION POLICY RIDER IS ATTACHED HERETO AND MADE A PART HEREOF

MATTESON, ILLINOIS 60443

ALSO KNOWN AND NUMBERED AS:

21144 MAPLE

DEPT-10 RECORDING 42750

00:50:50/50/05/18 1733 01/05/05 444441

7571 \* 93-00355

COOK COUNTY RECORDER

COOK COUNTY RECORDER

#878 # \* 92-289541

12555 TRAN 5205 04/29/92 11 16 00

DEPT-11 RECORD-1

429.50

COOK COUNTY, ILLINOIS, P.I.N.: 51-23-301-030. REGISTERED IN THE REGISTRAR'S OFFICE ON JANUARY 19, 1950 AS DOCUMENT NO. RL1278890, IN PARTS OF SAID SECTION 23) COOK COUNTY, ILLINOIS PLAT ACCORDING TO THE PLAT THEREOF EAST OF THE THIRD PRINCIPAL MERIDIAN (BEING PART OF LOTS 19 AND 20 IN THE DIVISION OF NORTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 23, TOWNSHIP 35 NORTH, RANGE 13, LOT 24 JOSEPH W. O'CONNOR'S LINCOLN HIGHWAY ADDITION TO MATTESON, A SUBDIVISION IN THE State of Illinois, to wit:

NOW, THEREFORE, the said Mortgagee, for the better security of the payment of said principal sum of money and interest and the performance of the covenants and agreements herein contained, does hereby present MORTGAGE and WARRANT unto the Mortgagee, its successors or assigns, the following described real estate situated, lying, and being in the county of COOK and the

Dollars \$ 469.25 ) beginning on the 1st day of JUNE 01 19 92, 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 MAY 01 2022

payable in monthly installments of FOUR HUNDRED SIXTY NINE AND 25/100 or at such other place as the holder may designate in writing, and delivered to the Mortgagee; the said principal and interest being

per annum ( ) per annum on the unpaid balance until paid, and made payable to the order of the Mortgagee at the office in // 1225 WOODCREST EXECUTIVE DRIVE #310 COOK COUNTY, MISSOURI 63141

THOUSAND NINE HUNDRED FIFTY AND 00/100 Dollars \$ 63,950.00, payable with interest at the rate of EIGHT AND 000/1000 per centum

WITNESSETH: That whereas the Mortgagee is justly indebted to the Mortgagee, as is evidenced by a certain promissory note executed and delivered by the Mortgagee in favor of the Mortgagee, and bearing even date herewith, in the principal sum of SIXTY THREE THOUSAND NINE HUNDRED FIFTY AND 00/100

93006355 MAGNUM MORTGAGE COMPANY a corporation organized and existing under the laws of the STATE OF ILLINOIS/DELAWARE

THIS INDENTURE, made this 24TH day of APRIL 19 92, between SONIA M. SCHLOSSMAN, WIDOWED NOT SINCE REMARRIED

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

MORTGAGE MIDWEST NATIONAL MORTGAGE CORPORATION 1420 KENSINGTON ROAD, SUITE 200 OAK BROOK, ILLINOIS 60521

RECORD AND RETURN TO: VA Form 28-5310 (Home Loan) Station 1870, The VA Dept. Rev. August 1987, (Use Local) Formable by: Federal National Mortgage Association Amended February, 1988

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FIRST AMERICAN TITLE INSURANCE #

CF479837



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(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 Mortgagee 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.

Mortgagee 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:

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 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:

AND the said Mortgagee further covenants and agrees as follows:

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 lien upon or against the premises described herein or any part thereof or the improvements situated thereon, so long as the Mortgagee shall, in good faith, contest the same or the validity thereof by appropriate legal proceedings brought in a court of competent jurisdiction, which it all operates 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.

Upon the request of the Mortgagee the Mortgagee shall accept and deliver a supplemental note or notes for the sum or sums advanced by the Mortgagee for the alteration, modernization, improvement, reconstruction, or repair of said premises, for taxes or assessments against the same and for any other purpose authorized hereunder. Said note or notes shall be secured hereby on a party 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.

In case of the refusal 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 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 monies 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 Mortgagee.

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 part thereof, 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 type or types of hazard insurance, and in such amount, as may be required by the Mortgagee.

AND SAID MORTGAGEE covenants and agrees:

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 Mortgagee does hereby expressly release and waive.

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Mortgage \_\_\_\_\_ (Seal)  
 Mortgage \_\_\_\_\_ (Seal)  
 Mortgage \_\_\_\_\_ (Seal)  
 Mortgage \_\_\_\_\_ (Seal)  
 S. M. Schlossman  
 S. M. Schlossman

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

(c) ASSUMPTION INDEMNITY LIABILITY: If this obligation is assumed, then the assumer hereby agrees to assume all obligations of the veteran under the terms of the instrument 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 or insurance of the indebtedness created by this instrument.

(b) ASSUMPTION PROCESSING CHARGE: Upon application for approval to allow assumption of this loan, a processing fee may be charged by the loan holder or its authorized agent for determining the creditworthiness of the assumer 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.

(a) ASSUMPTION FUNDING FEE: A fee equal to one-half of 1 percent (.50%) of the balance of this loan as of the date of transfer of the property shall be payable at the time of transfer to the loan holder or its authorized agent, as trustee for the Department of Veterans Affairs. If the assumer 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 payee of the indebtedness hereby secured or any transferee thereof, shall be immediately due and payable. This fee is automatically waived if the assumer 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: This loan may be declared immediately due and payable upon transfer of the property securing such loan to any transferee, unless the responsibility of the assumption of this loan is established pursuant to section 1814 of Chapter 37, Title 38, United States Code.

GUARANTY: Should the Department of Veterans Affairs fail or refuse to issue the 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 by law provided.

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

2114 MAPLE, MATTESON, ILLINOIS 60443  
(Property Address)

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

THIS ASSUMPTION POLICY RIDER is made this 24TH day of APRIL, 19 92, 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 ("Mortgagee") to secure the Mortgagee's Note ("Note") of the same date to MORTGAGEE NATIONAL MORTGAGE ASSOCIATION / MORTGAGEE NATIONAL MORTGAGE COMPANY

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