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101011	IGAGE	COMPUSED FOR CO	
THIS MORTGAGE IS made this Fifteenth	day of Decembe	r 19	94
Between the Martingards) RUFUS THOMAS AND PEGGY R.	THOMAS		
	(herein "Borrower") and the M	ortgagee, CRAFTER COR	PORATION,
corporation organized and existing under the laws of	Indiana, licensed to do	business in Illinois	
whose address is 1252 West 127th Street, I	Calumet Park, Illinois 60643 (h	arein "Lender")	
WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. contract dated <u>September 10, 1994</u> and extensions and interest, with the balance of indebtedness, if not sooner paid, due as	I renewals thereof (herein ''Note	which indebtedness is evidence ''), providing for monthly installn 10, 1999	
TO SECURE to Lender the repayment of the indebtedness evidenced interest thereon, advanced in accordance herewith to protect the securing Borrower herein contained, Borrower does hereby mortgage, gran County of	ity of this Mortgage; and the	performance of the covenants	and agreements
Lot 30 in Block 5 in E. C. Mahoney's Tv	win Creek Village.	a Subdivision	
of the West 1/2 of the Southeast 1/4 of Range 13, Fast of the Third Principal 1	f Section 25, Towns	hip 36 North,	
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O <sub>A</sub>	. 98	EPT-01 RECORDING	12
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	4	#8227 # よい メーラE	
		COOK COUNTY RECORDE	
		Egrafic Delacty, Communication in	•
which has the address of . 17132 Fingh Tand, Ha	azelcrest, Illinois	60429	
	-25-402-025		
TOGETHER with all the improvements now or hereafter er cte I on the		•	
be deemed to be and remain a part of the property covered by this Mo tgag		her with said property (or the le	asenoid estate if
his Mortgage is on a leasehold) are hereinafter referred to as the 'P.on.	erty.		

Borrower covenants that Borrower is lawfully seised of the estate I creby conveyed and has the right to mortgage, grant and convey the Property, and that the Property is unencumbered, except for encumbrances of record. Farrov er covenants that Borrower warrants and will defend generally the little to the Property against all claims and demands, subject to encumbrances of record

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UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1: Payment of Principal and interest. Borrower shall promptly pay when due the principal and interest as provided in the Note.

2: Funde for Taxes and Insurance. Subject to applicable law or a written waiver by Lender, Lotter are shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in fulf, a sum (berein "Funds") equal to one-twelfth of the yearly premium installments for hazard insurance, it any, all as reasonably estimated initially and from time to time to time to the basis of assessments and bills and reasonable estimates thereof.

Borrower shall not be beligated to make such payments of Funds to Lender to the extent that Corrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an admitted benefit. Institutional lender

Institutional lender.

If Borrower pays Funds to Lender, the Funds shall be held in an institution the deposits or accounts of which are insured by a Federal or state agency (including Lender it Lender is such an Institution). Lender shall apply the funds to pay said Jaxes, assessments, insurance premiums and ground rents. Lender for the funds and applying and compiling said assessments and bills, unless Lender pays Borrower interest on the funds and applicable low parmits Lender to make such a change. Borrower and Lender may agree in writing at the time of execution of this Mortgage in that interest on the Funds shall be paid to Borrower, and unless such large and said accounting of the Funds such interest to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sum: a cured by this Mortgage.

If the amount of the Funds held by Lender shall not be sufficient to pay (axes, assessments, insurance premiums and ground rents at them to) due. Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as Lender may require.

Upon: payment in full of all sums secured by this Mortgage, Lender shall promptly return to the said of the Property is often when acquired by Lender; shall only eater than immediately prior to the said of the Property of the acquired by Lender shall apply, no later than immediately prior to the said of the Property of the acquired by Lender shall apply, no later than immediately prior to the said of the Property of the acquired by Lender shall apply, no later than immediately prior to the said of the Property of the acquired by Lender shall apply and applicable law provides otherwise, all payments do the Property of the property of the property of the said of the Property is added to the Property is acquired by Lender shall apply and said steer than immediately prior to the said of the Property of the acquired by Lender shall only applicable law provides otherwise, all payments do the No

as a credit against the sums secured by this Mortgage.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 1 or oil shall be applyed by Lender that in payment of amount payable to Lender by Borrower under paragraph 2 hereof, then to Interest payable on the Note, and then to the principal of the Note.

4. Prior Mortgages and Deeds of Trust; Charges; Liens. Borrower shall perform all of Borrower shall pay or custes to be paid all taxes, assession and only other security agreement with a lien which has priority over this Mortgage, including Borrower somewhall payments when due. Borrower shall pay or custes to be paid all taxes, assession and only other security agreement with a lienarch carrierance. Borrower shall keep the Improvements now existing or hereafter sected on the Property Insurad against less by line, hazards including within the term "extended coverage", and such other hazards as Lender may require and in such amounts and for such prefixed as Lender may require and in such amounts and for such prefixed as Lender may require and in such amounts and for such prefixed as Lender may require.

The insurance carrier providing the Insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All Insurance policies and renewals thereof, subject to terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage. In the event of less, Borrower shall give prompt notice to them so any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage. In the Property is abandoned by Borrower, or it Borrower fails for committee and tender. Lender ray make proof of less if not made promptly by Borrower.

If the Property is abandoned by Borrower, or it Borrower fails for committee and tender agreement with a lien which has priority to the sums secured by this Mortgage, and re

the Mortgage.

10. Borrower Not Released; Forbearance By Lender Not a Walver. Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Lender to any successor in Interest of Borrower shall not perceived to commence proceedings against such successors or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in Interest. Any forbearance by lender in exercising any right or remedy hereundar, or otherwise afforded by applicable aw, shall not be a walver of or practice the successors and Assigne Bound; Joint and Several Liability; Co-eigners. The covenants and agreements herein contained shall bind, and the rights herounder shall have to, the respective successors and assigns of Lender and Borrower, subject to the provisions to pragraph 16 hereot. All covenants and agreements of Borrower shall be laint and several. Any Borrower who co-eigns this Mortgage, but does not execute the Contract, (a) is co-signing this Mortgage, (b) is not personally liable on the contract or under this Mortgage, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Mortgage or the Contract without that Borrower's consort and without releasing that Borrower or modifying this Mortgage as to that Borrower's interest in the Property. in the Property.

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12. Notice. Except for any notice required under applicable law to be given in another manner. (a) any notice to Borrower provided for in this Mortgage shall be given by delivering it or by mailing such notice by certified mail to Leader's Andress stated herein or to such other address as a Borrower may designate by notice to be choden as provided herein. And notice provided to the such other address as claim and provides to the choden as provided herein. And notice provided to in such other address as claim and postage shall be deemed to have been given to be such other address as clearly designate by notice to Borrower as provided herein. And notice provides to in this Mortgage shall be deemed to have been given to be such other address as clearly designated herein.

13. Coverning Law; Severability. The state and local laws applicable to his Mortgage as the Note whether as the such conflicts that not allest other provision of this Mortgage on the Note and educated to be severable. As used inertine, "costs," separates," and "alterneys" (ose," include all sums to the action not provision and in this Mortgage and the Note are declared to be severable. As used inertine, "costs," separates," and "alterneys" (ose," include all sums to the action not provision and in this Mortgage and the Note are declared to be severable. As used inertine, "costs," separates," and "alterneys" (ose," include all sums to the action not provision and this Mortgage and the Note and education in the second of the s

## REQUESTS FOR NOTICE OF DEFAULT - AND FORECLOSURE UNDER SUPERIOR

MORTGAGES OR DEEDS OF TRUST
Borrower and Lender request the holder of ary nortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender, at Lender's address set forth an prige one of this Mortgage, of any default under the superior encumbrance and of any sale or other foreclosure action.
IN WITNESS WHEREOF, Borrower has executed this Mortgage
Borrower Borrows
PEGGY THOMAS -Barrawet
2004
STATE OF ILLINOIS, COOK County Js:
1. Thomas E. Darby a No ary Public in and for said county and state, do hereby certify that
Rufus Thomas and Peggy Thomaspersonally known to me to be the same person(s) whose name(s)are subscribed to the lore rying instrument, appeared before me this day in person, and
acknowledged that t he V signed and delivered the said instrument as criter free and voluntary act, for the uses and purposes therein set forth.
Given under my hambandonnen searchis with Escenth day of Cecember 19 94
My Commission expres: Thomas and the comment was a comment with the comment was a comment wit
NOTARY PUBLIC STATE OF ILLINOIS
MY COMMISSION EXPIRES: 10/28/ASSIGNMENT OF MORTGAGE
FOR VALUE RECEIVED, the annexed Mortgage to CRAFTER CORPORATION which is recorder in the office of the Recorder of
County, Illinois as Document Number
IN TESTIMONY WHEREOF, the said CRAFTER CORPORATION hath hereunder caused its corporate seal to be attixed and tinese presents to be signed
by its President and attested to by its Secretary this Sixteenth day of December 1994
By: Pres.
The second secon
,
State of   951'77148
)ss. County of COOK
I, the undersigned, a Notary Public in and for said County in the State aforementioned, DO HEREBY CERTIFY THAT: the persons whose names are subscribed to the foregoing instrument, are personally known to me to be duly authorized officers of the CRAFTER CORPORATION
and THAT THEY appeared before me this day in person and severally acknowledged that they signed and delivered the said instrument in writing as duly
authorized officers of said corporation and caused the corporate seal of said corporation to be affixed thereto pursuant to authority given by the Board of Directors of said Corporation as their free and voluntary act and deed of said corporation for the uses and purposes therein set torth.
Given under my hand and notarial seal, this day and year first above written.
My Compission Ferricial SEAL
THOMAS E DARBY Offmas Stelled Notary Public
S THE PRINCE STATE OF ILLINOIS )
This instrument of the Comment of th

HOMEOWNERS SECURITY CORP. PO BOX 225 (ANGING, IL 00438