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EXHIBIT E-1



4253646 (4/4)

GIT

FHA ADDENDUM

b/B

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The Lender may require immediate payment in full of all sums secured by this Mortgage if:

(a) all or any part of the property is sold or otherwise transferred (other than by devise, descent or operation of law) by the Mortgagor to a purchaser or other transferee:

(i) who cannot reasonably be expected to occupy the property as a principal residence within a reasonable time after the sale or transfer, all as provided in Sections 143(c) and (i)(2) of the Internal Revenue Code of 1986, as amended; or

(ii) who has had a present ownership interest in a principal residence during any part of the three-year period ending on the date of the sale or transfer, all as provided in Sections 143(d) and (i)(2) of the Internal Revenue Code of 1986, as amended (except that "100 percent" shall be substituted for "95 percent or more" where the latter appears in Section 143(d)(1)); or

(iii) at an acquisition cost which is greater than that provided for in Sections 143(e) and (i)(2) of the Internal Revenue Code of 1986, as amended; or

(iv) who has a gross family income in excess of the applicable percentage of median family income as provided in Sections 143(f) and (i)(2) of the Internal Revenue Code of 1986, as amended; or

(b) The Mortgagor fails to occupy the property described in the Mortgage without the Lender's prior written consent; or

(c) The Mortgagor omits or misrepresents a material fact in an application for the loan secured by this Mortgage.

References are to the Internal Revenue Code of 1986, as amended, in effect on the date of the issuance of the bonds used to finance the purchase of this Mortgage, and are deemed to include the implementing regulations.

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6907/0015 45 001 Page 1 of 5
1999-08-09 09:20:00
Cook County Recorder
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If all or any part of the property is sold or transferred by the Mortgagor without the Lender's prior written consent, other than a transfer by devise, descent or by operation of law, the Lender may, at the Lender's option, declare all the sums secured by this Mortgage to be immediately due and payable.

Deloris Grulkins

(Mortgagor Signature)

(Mortgagor Signature)

Property of Cook County Clerk's Office

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EXHIBIT D

SELLER AFFIDAVIT AND CERTIFICATION CITY OF CHICAGO, ILLINOIS COLLATERALIZED SINGLE FAMILY MORTGAGE REVENUE BONDS, SERIES 1998

SELLER'S NAME JOSE CISNEROS & ROSA CISNEROS

SELLER'S ADDRESS 6100 S. CALIFORNIA, CHICAGO, IL 60629

(forwarding address when applicable) _____

PURCHASER'S NAME DELORIS WILKINS

PROPERTY ADDRESS 6100 S. CALIFORNIA CHICAGO 60629

STATE OF ILLINOIS)

) SS.

COUNTY OF COOK)

1. Select (a), (b), (c) or (d) as appropriate:

- (a) The Seller is more than eighteen (18) years of age and a ~~citizen of the United States.~~ LAWFUL PERMANENT RESIDENTS.
- (b) The Seller is a corporation duly organized and in good standing under the laws of its corporate jurisdiction, and the persons executing this affidavit and the deed on behalf of the Seller are duly elected officers of the Seller and have been fully empowered by proper resolution of the board of directors of the Seller to execute and deliver this affidavit and the deed; and the Seller has full corporate capacity to convey the real estate described herein and all necessary corporate action for the making of such conveyance has been taken and done.
- (c) The Seller is an Illinois general partnership and the persons executing his affidavit and deed on behalf of the Seller are fully empowered to execute and deliver this affidavit and deed.
- (d) The Seller is an Illinois land trust duly created under the laws of the State of Illinois, and the persons signing this affidavit and the deed are duly elected officers of the institution at which the land trust is created, and the land trust has been duly directed by its beneficiary or beneficiaries to execute and deliver this affidavit and deed.

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2. The Seller has this day executed a deed to the above indicated Purchaser, conveying the Real Estate described and located in the county indicated above.
3. The Seller has good title in fee simple to the Real Estate free and clear of all charges, liens and encumbrances, except as shown in the commitment for mortgage title insurance and except visible easements.
4. Since the date of the commitment for mortgage title insurance, the Seller has not executed any deeds, mortgages, contracts or other instruments whereby title to the Real Estate might be affected.
5. There are no unpaid bills for labor or material which has been ordered, authorized or furnished for the Real Estate or which might operate to create a lien against the Real Estate.
6. The Seller has not, either as principal or surety, executed any appeal bond or recognizance bond which is or might become a lien on the Real Estate. There are no suits pending or judgments in any court by or against the Seller affecting the Real Estate or in which a judgment lien could be acquired on the Real Estate. There are no bankruptcy proceedings pending by or against the Seller.
7. The only persons in possession of or claiming the right or possession to the Real Estate other than the Seller are: NONE
8. None of the fixtures or property attached in any way to the Real Estate is subject to any lien or charge against the Real Estate, fixture or property under the Uniform Commercial Code or otherwise.
9. All of the Seller's immediate grantors and predecessors in title have been in open, notorious, peaceable, visible, continuous, exclusive, uninterrupted, hostile or adverse possession of the Real Estate and every part thereof, under valid claim and color of title to the exclusion of all other persons whomsoever for more than twenty (20) years last past, and have paid all taxes and assessments from time to time due and payable thereon excepting such as have been assumed by the Purchaser.
10. The Seller further says _____
(Disclose any other items which adversely affect title to the Real Estate).
11. The acquisition cost of the Real Estate to the Purchaser is indicated on the Program Eligibility Worksheet Acquisition Cost Calculation. This Worksheet is a part of this Affidavit, and I hereby certify the information indicated to calculate the acquisition cost to be true, correct and complete.
12. The contract of sale between the Seller and the Purchaser represents all agreements between the parties involved in the real estate transaction.

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13. The Seller voluntarily makes this affidavit to induce the Purchaser to accept the deed to the Real Property and to induce mortgagees, heirs, successors, assigns and all others to rely on the statements and representations herein made.

X Rosa Cisneros
Seller Signature

X Jose Cisneros
Seller Signature

JOSE CISNEROS 7/21/99
Seller Name Date

ROSA CISNEROS 7/21/99
Seller Name Date

Subscribed and sworn to before me, a Notary Public in and for said County and State, this 21 day of JULY, 1999

Geraldine Borja
Notary Public

My Commission expires:

~~~~~  
"OFFICIAL SEAL"  
Geraldine Borja  
Notary Public, State of Illinois  
My Commission Expires 08/30/99  
~~~~~

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