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State of Illinois

Mortgage

PMA Case No.

131:4636831-703

This Indenture, made this 26TH day of AUGUST , 19 86 , between
STEVEN M. WANKOWSKI, BACHELOR AND EDWARD A. WANKOWSKI, MARRIED
TO GERALDINE WANKOWSKI** , Mortagor, and
CAMERON-BROWN COMPANY DBA CAMERON-BROWN MORTGAGE COMPANY
a corporation organized and existing under the laws of STATE OF NORTH CAROLINA.
Mortgeree.

Witnesseth: That whereas the Mortagor is justly indebted to the Mortgeree, as is evidenced by a certain promissory note bearing even date herewith, in the principal sum of
EIGHTY FIVE THOUSAND ONE HUNDRED AND NO/100--- Dollars (\$ 85,100.00)
payable with interest at the rate of **TEN & ONE HALF**

per centum (10.500 %) per annum on the unpaid balance until paid, and made payable to the order of the Mortgeree at its office in
4300 SIX FORKS ROAD-P.O. BOX 18109, RALEIGH, NC 27619 , or
at such other place as the holder may designate in writing, and delivered; the said principal and interest being payable in monthly installments of

SEVEN HUNDRED SEVENTY EIGHT AND 44/100--- Dollars (\$ 778.44)
on **OCTOBER 1 , 19 86** , and a like sum on the first day of each and every 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 **SEPTEMBER
20 16** .

Now, Therefore, the said Mortagor, for the better securing of the payment of the said principal sum of money and interest and the performance
of the covenants and agreements herein contained, does by these presents Mortgage and Warrant unto the Mortgeree, its successors or assigns,
the following described Real Estate situate, lying, and being in the county of **COOK** and the State of Illinois, to wit:
**LOT 6 IN BLOCK 1 IN DES PLAINES MANOR, TRACT NUMBER 1, A SUBDIVISION OF
PART OF SECTIONS 17 AND 20, TOWNSHIP 41 NORTH, RANGE 12 EAST OF THE
THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT RECORDED JULY 14, 1911
AS DOCUMENT NUMBER 4793563, IN COOK COUNTY, ILLINOIS.**

09-17-306-003 *mp*

** GERALDINE WANKOWSKI IS EXECUTING THIS MORTGAGE SOLELY FOR THE PURPOSE OF
WAIVING ANY AND ALL MARITAL AND HOMESTEAD RIGHTS.

COMMONLY KNOWN AS:

512 ARLINGTON
DES PLAINES, ILLINOIS 60018

Together with all and singular the tenements, hereditaments and appurtenances thereunto belonging, and the rents, issues, and profits thereof;
and all apparatus and fixtures of every kind for the purpose of supplying or distributing heat, light, water, or power, and all plumbing and
other fixtures in, or that may be placed in, any building now or hereafter standing on said land, and also all the estate, right, title, and interest
of the said Mortagor in and to said premises.

This form is used in connection with mortgages insured under the one- to four-family programs of the National Housing Act which require
a One-Time Mortgage Insurance Premium payment (including sections 203(b) and (i)) in accordance with the regulations for those programs.

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MAY 3 1986
RECORDED
RECORDING UNIT OF TITLES
4-3544290

RECORDED AND RETURN TO:
MARY T. KEANE
PALATINE, IL 60067

RECORDED AND RETURN TO:
CAMERON-BROWN COMPANY DBA CAMERON-BROWN MORTGAGE COMPANY
1540 E. DUNDEE ROAD - SUITE 310
PALATINE, ILLINOIS 60067 4-08 PM '86

Submitted by	Address	Address
Planned	Planned	Planned
Draft or certificate		
Address		
Deliver duplicate Trust Deed to		
LAND Title CO., INC.		
100 W. MARINA, 4th FLOOR		
CHICAGO, ILLINOIS 60603		

RECORDED AND RETURN TO:
RECORDED AND RETURN TO:
RECORDED AND RETURN TO:

at o'clock m., and duly recorded in Book of Page

County, Illinois, on the day of A.D. 19

, Filed for Record in the Recorder's Office of

Notary Public

My Commission Expires 10/6/87
Notary Public, State of Illinois
Jacqueline Belteris

"OFFICIAL SEAL"

is

for the recordation of this instrument.

free and voluntary act for the uses and purposes herein including the release and waiver of the right of homestead.

person whose name ARE signed, sealed, and delivered the said instrument as THEIR
and EDWARD A. WANKOWSKI, his wife, personally known to me to be the same
and EDWARD A. WANKOWSKI, GERALDINE WANKOWSKI, and
alleged, Do hereby certify that STEVEN M. WANKOWSKI, BACHELOR
a notary public, in and for the county and State
of Illinois, *J.L. Bachelder*

County of Cook
State of Illinois

(SEAL) _____ (SEAL) _____

GERALDINE WANKOWSKI (SEAL)

EDWARD A. WANKOWSKI MARRIED TO (SEAL)

STEVEN M. WANKOWSKI/BACHELOR (SEAL)

(SEAL)

Witness the hand and seal of the Mortgagor, the day and year first written.
SOLELY FOR THE PURPOSE OF MAINTAINING ANY AND ALL
** GERALDINE WANKOWSKI IS EXECUTING THIS MORTGAGE
MARITAL AND HOMESTAD RIGHTS.

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of loss if not made promptly by Mortgagor, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to the Mortgagee instead of to the Mortgagor and the Mortgagee jointly, and the insurance proceeds, or any part thereof, may be applied by the Mortgagee at its option either to the reduction of the indebtedness hereby secured or to the restoration or repair of the property damaged. In event of foreclosure of this mortgage or other transfer of title to the mortgaged property in extinguishment of the indebtedness secured hereby, all right, title and interest of the Mortgagor in and to any insurance policies then in force shall pass to the purchaser or grantee.

That if the premises, or any part thereof, be condemned under any power of eminent domain, or acquired for a public use, the damages, proceeds, and the consideration for such acquisition, to the extent of the full amount of indebtedness upon this Mortgage, and the Note secured hereby remaining unpaid, are hereby assigned by the Mortgagor to the Mortgagee and shall be paid forthwith to the Mortgagee to be applied by it on account of the indebtedness secured hereby, whether due or not.

The Mortgagor Further Agreed that should this mortgage and the note secured hereby not be eligible for insurance under the National Housing Act, within 60 days from the date hereof (written statement of any officer of the Department of Housing and Urban Development or authorized agent of the Secretary of Housing and Urban Development dated subsequent to the 60 days' time from the date of this mortgage, declining to insure said note and this mortgage being deemed conclusive proof of such ineligibility), the Mortgagee or the holder of the note may, at its option, declare all sums secured hereby immediately due and payable. Notwithstanding the foregoing, this option may not be exercised by the Mortgagee when the ineligibility for insurance under the National Housing Act is due to the Mortgagee's failure to remit the mortgage insurance premium to the Department of Housing and Urban Development.

In the Event of default in making any monthly payment provided for herein and in the note secured hereby for a period of thirty (30) days after the due date thereof, or in case of a breach of any other covenant or agreement herein stipulated; then the whole of said principal sum remaining unpaid together with accrued interest thereon, shall, at the election of the Mortgagee, without notice, become immediately due and payable.

And In The Event that the whole of said debt is declared to be due, the Mortgagee shall have the right immediately to foreclose this mortgage, and upon the filing of any bill for that purpose, the court in which such bill is filed may at any time thereafter, either before or after sale, and without notice to the said Mortgagor, or any party claiming under said Mortgagor, and without regard to the solvency or insolvency of the person or persons liable for the payment of the indebtedness secured hereby, at the time of such applications for appointment of a receiver, or for an order to place Mortgagee in possession of the premises and without regard to the value of said premises or whether the same shall be then occupied by the owner of the equity of redemption, as a homestead, enter an order placing the Mortgagee in possession of the premises, or appoint a receiver for the benefit of the Mortgagee with power to collect the rents, issues, and profits of the said premises during the pendency of such foreclosure suit and, in case of sale and a deficiency, during the full statutory period of redemption, and such rents, issues, and profits when collected may be applied toward the payment of the indebtedness, costs, taxes, insurance, and other

items necessary for the protection and preservation of the property.

Whenever the said Mortgagee shall be placed in possession of the above described premises under an order of a court in which an action is pending to foreclose this mortgage or a subsequent mortgage, the said Mortgagee, in its discretion, may: keep the said premises in good repair; pay such current or back taxes and assessments as may be due on the said premises; pay for and maintain such insurance in such amounts as shall have been required by the Mortgagee; lease the said premises to the Mortgagor or others upon such terms and conditions, either within or beyond any period of redemption, as are approved by the court; collect and receive the rents, issues, and profits for the use of the premises hereinabove described; and employ other persons and expend itself such amounts as are reasonably necessary to carry out the provisions of this paragraph.

An In Case of Foreclosure of this mortgage by said Mortgagee in any court of law or equity, a reasonable sum shall be allowed for the solicitor's fees, and stenographers' fees of the complainant in such proceeding, and also for all outlays for documentary evidence and the cost of a complete abstract of title for the purpose of such foreclosure; and in case of any other suit, or legal proceeding, wherein the Mortgagee shall be made a party thereto by reason of this mortgage, its costs and expenses, and the reasonable fees and charges of the attorneys or solicitors of the Mortgagee, so made parties, for services in such suit or proceedings, shall be a further lien and charge upon the said premises under this mortgage, and all such expenses shall become so much additional indebtedness secured hereby and be allowed in any decree foreclosing this mortgage.

And There Shall be Included in any decree foreclosing this mortgage and be paid out of the proceeds of any sale made in pursuance of any such decree: (1) All the costs of such suit or suits, advertising, sale, and conveyance, including attorneys', solicitors', and stenographers' fees, outlays for documentary evidence and cost of said abstract and examination of title; (2) all the money advanced by the Mortgagee, if any, for the purpose authorized in the mortgage with interest on such advances at the rate set forth in the note secured hereby, from the time such advances are made; (3) all the accrued interest remaining unpaid on the indebtedness hereby secured; and (4) all the said principal money remaining unpaid. The overplus of the proceeds of the sale, if any, shall then be paid to the Mortgagor.

If the Mortgagor shall pay said note at the time and in the manner aforesaid and shall notice by, comply with, and duly perform all the covenants and agreements herein; then this conveyance shall be null and void and Mortgagee will, within thirty (30) days after written demand therefor by Mortgagor, execute a release or satisfaction of this mortgage, and Mortgagor hereby waives the benefits of all statutes or laws which require the earlier execution or delivery of such release or satisfaction by Mortgagee.

It is Expressly Agreed that no extension of the time for payment of the debt hereby secured given by the Mortgagee to any successor in interest of the Mortgagor shall operate to release, in any manner, the original liability of the Mortgagor.

The Covenants Herein Contained shall bind, and the benefits and advantages shall inure, to the respective heirs, executors, administrators, successors, and assigns of the parties hereto. Wherever used, the singular number shall include the plural, the plural the singular, and the masculine gender shall include the feminine.

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immediately notice by mail to the Mortgagor, who may make proof
accepted by the Mortgagor. In event of loss Mortgagor will give
have attached thereto loss payable clauses in favor of and in form
polices and renewals approved by the Mortgagor and the
be carried in companies which shall be held by the Mortgagor and the
ment of which has not been made hereinafter. All insurance shall
ly, when due, carry premium on such insurance provision for pay-
periods as may be required by the Mortgagor and will pay promptly.
hazards, casualties and contingencies in such amounts and for such
from time to time by the Mortgagor less by fire and other
erected on the mortgaged property, insured as may be required.

That He Will Keep the improvements now existing or hereafter
become due for the use of the premises herinafter described,
the rents, issues, and profits now due on which may hereafter
arorsed in the Mortgagor does hereby assign to the Mortgagor all
And As Additional Security for the payment of the indebtedness
the amount of principal then remaining under said note.

under subsection (a) of the preceding paragraph as a credit against
accrued, the balance then remaining in the funds accumulated
ment of such proceedings as at the time the property is otherwise
dearly, or if the Mortgagor acquires the property otherwise after
of this mortgage resulting in a public sale of the premises covered
paragraph. If there shall be a default under any of the preceding
cumulated under the provisions of subsection (a) of the preceding
court of the Mortgagor any balance remaining in the funds ac-

in complete the amount of such indebtedness, credit to the ac-
of the entire indebtedness represented thereby, full payment
dated with the provisions of the note secured hereby, full payment
any time the Mortgagor shall tender to the Mortgagor, in accor-

rents, taxes, assessments, or insurance premiums shall be due, if at
delicacy, or before the date when payment of such ground
shall pay to the Mortgagor any amount necessary to make up the
when the same shall become due and payable, then the Mortgagor
taxes, and assessments, or insurance premiums, as the case may be,
subsections (a) of the preceding paragraph shall exceed the amount
of the total of the payments made by the Mortgagor under

involved in handling delinquent payments.
not to exceed four cents (4¢) for each dollar (\$1) for each payment
under this mortgage. The Mortgagor may collect a "late charge"
date of the next such payment, constituting an event of default
ment shall, unless made good by the Mortgagor prior to the due
Any deficiency in the amount of any such aggregate monthly pay-

(iv) late charges
(v) amortization of the principal of the said note; and
(vi) interest on the note secured hereby.
(vii) hazard insurance premiums;

(viii) ground rents, if any, taxes, special assessments, fire, and other
forth; be applied by the Mortgagor to the following items in the order set
hereby shall be added together and the aggregate amount thereof
paragraph and all payments to be made under the note secured
(ix) All payments mentioned in the preceding subsection of this
assessments, and
in trust to pay said ground rents, premiums, taxes and special
ments will become delinquent, such sums to be held by Mortgagor

to the date when such ground rents, premiums, taxes and assess-

divided by the number of months to elapse before one month prior
estimated by the Mortgagor less all sums already paid theretofore
and other hazard insurance coverage the mortgaged property, plus
premiums that will become due and payable on policies of fire

(a) A sum equal to the ground rents, if any, next due, plus the

of each month until the said note is fully paid, the following sums:
hereby, the Mortgagor will pay to the Mortgagor, on the first day
priincipal and interest payable under the terms of the note secured
That, together with, and in addition to, the monthly payments of

any installment due date.
That privilege is reserved to pay the debt, in whole or in part on

And the said Mortgagor further covenants and agrees as follows:

that principal to satisfy the same.
concerned and the sale or collection of the tax, assessment, or lien so
operates to prevent the collection of competent jurisdiction, which shall
cearnings brought in a court of competent jurisdiction, least the same
stated therefore, so long as the Mortgagor shall, in good faith, con-
sumes described herein or any part thereof by appropriate legal pro-
or receive any tax, assessment, or tax upon or against the Mortgagor
shall not be required nor shall it have the right to pay, discharge,
mortgage to the contrary notwithstanding, that the Mortgagor
it is expressly provided, however (all other provisions of this

Mortgagor.
the sale of the mortgaged premises, if not otherwise paid by the
debtor, secured by this mortgage so much additional, in
monies so paid or expended shall become so much additional, in
may become necessary for the proper preservation thereof, and any
such repairs to the property herein mortgaged as in its discretion it
assessments, and insurance may pay such taxes.
premises so paid, the Mortgagor may make

in case of the refusal of neglect of the Mortgagor to make such
payments, or to pay taxes or assessments on said premises, or to keep said

Mortgagor, and insurance may pay such taxes.

of insurance, insured for the benefit of the Mortgagor in such forms
debtor, securing for the benefit of the Mortgagor in such forms
liabilities, or sum sufficient to keep all buildings that may at any
time be on said premises, during the continuance of said in
liabilities, or of the county, town, village, or city in which the said
or assessment that may be levied by authority of the State of Illi-
cident to pay all taxes and assessments on said premises, or any tax
hereinafter provided, until said note is fully paid, (ii) a sum suffi-

meant to arach to said premises, to pay to the Mortgagor, as

instrument, not to suffer any loss of mechanics men or material
be done, upon said premises, any thing that may impinge the value
thereof, or of the security intended to be effected by virtue of this
be applied to said premises, and in such amounts as may be re-

To keep said premises in good repair, and not to do, or permit to
appurtenances and fixtures, unto the said Mortgagor, 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 to said Mortgagor does hereby expressly release and waive.

And Said Mortgagor covenants and agrees: