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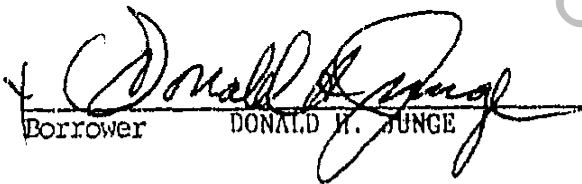
ADDENDUM TO MORTGAGE

Date December 23, 1986

FHA Case # 131:4784401:748

Property Address: 4420 BALMORAL DRIVE
RIGHTON PARK, ILLINOIS 60471

THE MORTGAGEE SHALL, WITH THE PRIOR APPROVAL OF THE FEDERAL HOUSING COMMISSIONER, OR HIS DESIGNEE, DECLARE ALL SUMS SECURED BY THIS MORTGAGE TO BE IMMEDIATELY DUE AND PAYABLE IF ALL OR A PART OF THE PROPERTY IS SOLD OR OTHERWISE TRANSFERRED (OTHER THAN BY DEVISE, DESCENT OR OPERATION OF LAW) BY THE MORTGAGOR, PURSUANT TO A CONTRACT OF SALE EXECUTED NOT LATER THAN 24 MONTHS AFTER THE DATE OF EXECUTION OF THIS MORTGAGE; OR NOT LATER THAN 24 MONTHS AFTER THE DATE OF A PRIOR TRANSFER OF THE PROPERTY SUBJECT TO THIS MORTGAGE, TO A PURCHASER WHOSE CREDIT HAS NOT BEEN APPROVED IN ACCORDANCE WITH THE REQUIREMENTS OF THE COMMISSIONER.


Borrower DONALD H. JUNGE

Borrower

Borrower

Borrower

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State of Illinois

Mortgage

FHA Case No.
131:4784401:748

This Indenture, made this 23rd day of December, 1986, between DONALD H. JUNGE, DIVORCED AND NOT SINCE REMARRIED, Mortgagee, and THE FIRST MORTGAGE CORPORATION, Mortgagor, and a corporation organized and existing under the laws of ILLINOIS

Witnesseth: That whereas the Mortgagor is justly indebted to the Mortgagee, as is evidenced by a certain promissory note bearing even date herewith, in the principal sum of FORTY NINE THOUSAND FORTY FIVE AND NO/100 Dollars (\$ 49,045.00) payable with interest at the rate of NINE per centum (9.0 %) per annum on the unpaid balance until paid, and made payable to the order of the Mortgagee at its office in FLOSSMOOR, ILLINOIS, 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 THREE HUNDRED NINETY FOUR AND 63/100 Dollars (\$ 394.63) on FEBRUARY 1, 1987, 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 JANUARY 20 17.

Now, Therefore, the said Mortgagor, 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 Warranty unto the Mortgagee, 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 312 IN RICHTON HILLS 2ND ADDITION, BEING A SUBDIVISION OF PART OF THE SOUTHWEST 1/4 OF SECTION 27, TOWNSHIP 33 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS ON FEBRUARY 4, 1969, AS DOCUMENT NO. 2434295, AND SURVEYORS CERTIFICATE OF CORRECTIONS THEREOF REGISTERED MARCH 12, 1969, AS DOCUMENT NO. 2439592, AND SURVEYORS CERTIFICATE OF CORRECTIONS THEREOF REGISTERED ON MAY 6, 1969, AS DOCUMENT NO. 2449349, IN COOK COUNTY, ILLINOIS.

Tax I.D. #31-27-301-003 ML FAO
Property address: 4420 BALMORAL DRIVE
RICHTON PARK, ILLINOIS 60471

NOTE IDENTIFIED ML

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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 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 Mortgagor 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 (l)) in accordance with the regulations for those programs.

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 Agrees that should this mortgage and the note secured hereby not be eligible for insurance under the National Housing Act, within 90 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 90 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 moneys 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 abide 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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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 waives benefits to said Mortgagee does hereby expressly release and waive. And said Mortgagee covenants and agrees:

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 mechanic, labor 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 tax 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 form of insurance, and in such amounts, as may be required by the Mortgagee; 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 in its discretion it may deem necessary for the proper preservation thereof, and any money so paid or expended shall become so much additional indebtedness, secured by this mortgage, to be paid out of proceeds of the sale of the mortgaged premises, if not otherwise paid by the Mortgagee.

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 in its discretion it may deem necessary for the proper preservation thereof, and any money so paid or expended shall become so much additional indebtedness, secured by this mortgage, to be paid out of proceeds of the sale of the mortgaged premises, if not otherwise paid by the Mortgagee.

It is expressly provided, however, that other provisions of this mortgage to the contrary notwithstanding, that the Mortgagee shall not be required to pay, discharge, remove any tax, assessment, or tax lien upon or against the premises described herein or any part thereof or the improvement situated thereon, so long as the Mortgagee shall, in good faith, conduct the same or the validity thereof by appropriate legal proceedings brought in a court of competent jurisdiction, which shall operate 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.

And the said Mortgagee further covenants and agrees as follows: That hereinafter is reserved to pay the debt, in whole or in part on any installment due date.

That, 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, on the first day of each month until the said note is fully paid, the following sums:

(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 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 are due.

(b) All payments mentioned in the preceding subsection of this paragraph and all payments to be made under the note secured hereby shall be added together and the aggregate amount thereof shall be paid by the Mortgagee each month in a single payment to be applied by the Mortgagee to the following items in the order set forth:

- (1) ground rents, if any, taxes, special assessments, fire, and other hazard insurance premiums;
- (2) interest on the note secured hereby;
- (3) amortization of the principal of the said note; and
- (4) late charges.

Any deficiency in the amount of any such aggregate monthly payment shall, unless made good by the Mortgagee prior to the date of the next such payment, constitute an event of default under this mortgage. The Mortgagee may collect a "late charge" not to exceed four cents (4¢) for each dollar (\$1) for each payment more than fifteen (15) days in arrears, to cover the extra expense involved in handling delinquent payments.

If the total of the payments made by the Mortgagee under subsection (a) of the preceding paragraph shall exceed the amount of the payments actually made by the Mortgagee for ground rents, taxes, assessments, or insurance premiums, as the case may be, such excess, if the loan is current, at the option of the Mortgagee, shall be credited on subsequent payments to be made by the Mortgagee, or returned to the Mortgagee. If, however, the monthly payments made by the Mortgagee under subsection (a) of the preceding paragraph shall not be sufficient to pay ground rents, taxes, and assessments or insurance premiums, as the case may be, when the same shall become due and payable, then the Mortgagee shall pay to the Mortgagee any amount necessary to make up the deficiency, on or before the date when payment of such ground rents, taxes, assessments, or insurance premiums shall be due. If at any time the Mortgagee shall report to the Mortgagee, in accordance with the provisions of the note secured hereby, full payment of the entire indebtedness represented thereby, the Mortgagee shall, in computing the amount of such indebtedness, credit to the account of the Mortgagee any balance remaining in the funds accumulated under the provisions of subsection (a) of the preceding paragraph. If there shall be a default under any of the provisions of this mortgage resulting in a public sale of the premises covered hereby, or if the Mortgagee acquires the property otherwise after default, or if the Mortgagee shall apply, at the time of the commencement of such proceedings or at the time the property is otherwise acquired, the balance then remaining in the funds accumulated under subsection (a) of the preceding paragraph as a credit against the amount of principal then remaining unpaid under said note.

And as Additional Security for the payment of the indebtedness foreclosed the Mortgagee does hereby assign to the Mortgagee all the rents, issues, and profits now due or which may hereafter become due for the use of the premises hereinafter described.

That the Mortgagee will keep the improvements now existing or hereafter erected on the mortgaged property, insured as may be required from time to time by the Mortgagee against fire and other hazards, casualties and contingencies in such amounts and for such periods as may be required by the Mortgagee and will pay promptly, when due, any premiums on such insurance provision for payment of which has not been made hereinafter. All insurance shall be carried in companies approved by the Mortgagee and the policies and renewals thereof shall be held by the Mortgagee and have attached thereto loss payable clauses in favor of and in form acceptable to the Mortgagee. In event of loss Mortgagee will give immediate notice by mail to the Mortgagee, who may make proof

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ASSIGNMENT OF REAL ESTATE MORTGAGE

KNOW ALL MEN BY THESE PRESENTS: THE FIRST MORTGAGE CORPORATION, a Corporation organized and existing under and by virtue of the laws of the State of Illinois, and authorized to do business in Illinois and having its principal office and place of business in the City of Flossmoor, State of Illinois, Party of the First Part, for value received, has granted, bargained, sold, assigned, transferred and set over, and by these presents does grant, sell, assign, bargain, transfer and set over unto: MELLON FINANCIAL SERVICES CORPORATION #8

Part of the Second Part, its successors and assigns, a certain indenture of mortgage dated the 23rd day of December, 1986 made by: DONALD H. JUNGE, DIVORCED AND NOT SINCE REMARRIED

to it, securing the payment of one promissory note therein described for the sum of FORTY NINE THOUSAND FORTY FIVE AND NO/100

DOLLARS (\$ 49,045.00)
and all right, title and interest in and to the premises situated in the County of COOK and State of Illinois and described in said mortgage as follows:
to wit:

LOT 312 IN RICHTON HILLS 2ND ADDITION, BEING A SUBDIVISION OF PART OF THE SOUTHWEST 1/4 OF SECTION 27, TOWNSHIP 35 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS ON FEBRUARY 4, 1969, AS DOCUMENT NO. 2434295, AND SURVEYORS CERTIFICATE OF CORRECTIONS THEREOF REGISTERED MARCH 12, 1969, AS DOCUMENT NO. 2439592, AND SURVEYORS CERTIFICATE OF CORRECTIONS THEREOF REGISTERED ON MAY 6, 1969, AS DOCUMENT NO. 2449349, IN COOK COUNTY, ILLINOIS.

Tax I.D. #31-27-301-003

Property address: 4420 BALMORAL DRIVE
RICHTON PARK, ILLINOIS 60471

Which said mortgage is Recorded in the office of the Recorder of COOK County, in the State of Illinois, in Book 2873-1 at Page 238 as Document No. 3578817 together with the said note therein described, and the money due or to grow due thereon, with the interest: TO HAVE AND TO HOLD the same unto the said party of the second part, its successors and assigns, forever; subject only to the provisions contained in the said indenture of mortgage.

IN WITNESS WHEREOF, the party of the first part has caused this instrument to be executed in its name by its President, and attested by its Assistant Secretary and its corporate seal to be hereunto affixed this 23rd day of December, A.D. 1986

ATTEST

(SEAL)

Diane Sweeney
Diane Sweeney

Assistant Secretary

BY

Marie Roche
Marie Roche Assistant Vice President

STATE OF ILLINOIS }

COUNTY OF COOK } ss

I, the undersigned, a Notary Public in and for the County and State aforesaid, 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 FIRST MORTGAGE CORPORATION and personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such officers, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their free and voluntary act and as the free and voluntary act of said Corporation, for the uses and purposes therein set forth, and the said Assistant Secretary did also then and there acknowledge that she as custodian of the seal of said Corporation did affix the said corporate seal to said instruments as his own free and voluntary act and as the free and voluntary act of said Corporation, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 23rd day of December, A.D. 1986
This instrument prepared by:

Diane Sweeney
The First Mortgage Corporation
19831 Governors Highway
Flossmoor, Illinois 60422

Kathy Richards
NOTARY PUBLIC

My Commission Expires Nov. 19, 1987

NOTE IDENTIFIED BY

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Property of Cook County Clerk's Office

GREATER ILLINOIS
TITLE COMPANY
BOX 116
484928



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COOK COUNTY CLERK'S OFFICE

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For good and valuable consideration MIDWEST MORTGAGE SERVICES, INC. a Corporation of the State of Illinois does hereby grant, bargain, sell, assign, transfer, and set over unto FEDERAL HOME LOAN MORTGAGE CORPORATION, a Corporation organized under and act of Congress and existing pursuant to the Federal Home Loan Mortgage Corporation charter act, its successor and assigns, a certain Indenture of Mortgage, bearing date the 27th day of May, 19 86, made by

James Gatz and Patricia A. Gatz, his wife

USAmeribanc/Elk Grove

and all its right, title and interest to the premises therein described as follows:

Lot 14 (except the East 30 feet thereof; and except the South 15 feet thereof) and Lot 15 (except the East 30 feet thereof) in Slauf--Novak Subdivision of the South half of the South half of the Southeast quarter of Section 28, Township 41 North, Range 11, East of the Third Principal Meridian, according to Plat thereof registered in the Office of the Registrar of Titles of Cook County, Illinois, on December 21, 1956 as Document Number 1714810.

775 Love Street, Elk Grove Village, IL 60007

Tax # 08-28-409-017-023 74 (HCO)

LEGAL FOLLOWS MORTGAGE

3578818

which said Mortgage is registered in the Registrar's Office of the County of Cook in the State of Illinois as Document Number LR3519855

Together with the principal note therein described, and the money due or to become due thereon with the interest, unto said FEDERAL HOME LOAN MORTGAGE CORPORATION, its successors or assigns, Forever, subject only to the provisos in the said Indenture of Mortgage:

In Witness Whereof, MIDWEST MORTGAGE SERVICES, INC. has executed this instrument by its duly authorized Officers, and has caused its Corporate seal to be here affixed, this 29th day of August, 19 86.

MIDWEST MORTGAGE SERVICES, INC.

BY: [Signature] Vice President

Attest: [Signature] Secretary

STATE OF ILLINOIS) ss
COUNTY OF DUPAGE)

I, Patricia A. Smith, a Notary Public in and for said County and State, do hereby certify that the above named President and the above named Secretary of MIDWEST MORTGAGE SERVICES, INC. are personally known to me to be the same persons whoses names are subscribed to the foregoing instruments as such officers and to be such officers, appeared before me this day in person and, being first duly sworn, said and acknowledged that they are such officers, that they respectively signed, sealed with the corporate seal and delivered said instrument as the free and voluntary act of said MIDWEST MORTGAGE SERVICES, INC., and as their own free and voluntary act as such President and Secretary respectively, by authority of the Board of Directors of said corporation for the uses and purposes therein set forth, and that the seal affixed to said instruments is the corporate seal of said corporation.

Given under my hand and Notarial Seal this 29 day of August, 19 86.

This Instrument was prepared by:

[Signature] Patricia A. Smith
Notary Public

Midwest Mortgage Services, Inc.

1901 South Meyers Road, Suite 320
Oak Brook Terrace, IL 60148

My Commission Expires 7-23-90

NOTARIAL SEAL
PATRICIA A. SMITH
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 7/23/90

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IN DUPLICATE

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DEC 24 11 2 47

HARRY...
...
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Register of Titles
OR Certificate of Document
No. 1376285
Vol. 27571 143
Date 12-24-86
FM.

MIDWEST INTL. SERVICES
1901 S MEYERS RD
SUITE 320
DARSBROOK TERRACE, ILL
60148

Property of Cook County Clerk's Office