## State of Illinois

DENTIFIED

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FHA Case No.1

13104776043 703

This Indenture, Made this

CMC #9890-5

31st

day of December.

, 1986 , between

Appent G. Gentile and Stefanie A. Gentile, his wife----- , Mortgagor, and Crown Mortgage Co.

a corporation organized and existing under the laws of Mortgagee.

The State 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 Ninety Thousand Five Hundred Fifty and No/100ths.

(\$ 90,550.00---) Nine and

and the State of Illinois, to wit:

Dollars

payable with interest at the rate of Ono Half-- per centum (9.50---- %) per annum on the unpaid balance until paid, and made payable to the order of the Mortgagee at its office in Oak Lawn, 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 Seven Rundred Sixty One and 39/100ths.----- Dollars (\$ 761.39---) on the first day of February 1, 1987, and a like sum of the first day of each and every month thereafter until the note is fully (3)

paid, except that the final payment of mincipal and interest, if not sooner paid, shall be due and payable on the first day of

January 1 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 Warrant unto the Mortgagee, its successors or assigns, the following described Real Estate situate, 1/1/12, and being in the county of Cook

Lot Twenty-One (except the North Half (1,'2) therof) (21) Lot Twenty-Two (22) Block 'D' in the Resubdivision of certain Blocks and parts of Blocks and vacated streets in R. A. Cepek's Arlington Ridge, being a Subdivision of that part of the West Half (1/2) (except the East 33.0 feet thereof) of the Northeast Quarter (1/4) and of the South Half (1/2) of the Northwest Quarter (1/4) of Section 30, Township 42 North, Range 11, East of the Third Principal Meridian, lying North of the Northeasterly Line of Northwest Highway, said Northeasterly Line of Highway being 66.0 feet Northeasterly of and parallel to the Northeasterly Line of the Chicago and Northwestern Railway Right-of-Way in Cook County, Illinois.

828 Fernandez, Arlington Heights, Illinois 60004
Roal Estato Tax No. 03-30-214-034 ABO

Tegether 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 nicrest of the said Mortgagor in and to said premises.

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 Mortgagor does hereby expressly release and waive.

And said Morigagor 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 impnir 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 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 situate, upon the Mortgagor 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 forms of insurance, and in such amounts, as may be required by the Mortgagee.

This form is used in connection with mortgages insured under the one- to four-tamily programs of the National Housing Act which provide for periodic Mortgage insurance Premium payments.

Previous Editions Obsolete

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HUD-92116M(10-88 Edition) 24 CFR 203.17(a) 3580862

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sion for payment of which has not been made hereinbefore. pay prompily, when due, any premiums on such insurance provifor such periods as may be required by the Moriganee and will other hazards, eusualties and contingencies in such amounts and from sime to time by the Mortgagee against loss by fire and erected on the mortgaged property, insured as may be required tailestad to guitties won einsmovement und gest lie od luct

become due for the use of the premises hereinubove described. the tenie, issues, and profits now due or which may berealier the sogugirold ant of ngieza ydored each roughlold ant binearch And as additional security for the payment of the indebtedness

deen made umber subsection tot the preceding paragraph, bote flade floide ender bei gene paymente hiele bine ston blux eibnu bluquu gniniamer neat lugiening to tauoma eitr tenissa "-under subsection (b) of the preceding paragraph as a credit acquired, the balance then remaining in the lunds arcumulated ment of such proceedings or at the time the property is otherwise default, the Mongagee shall apply, at the the of the commencehereby, or it the Mortgagee acquires in p openty otherwise after of this mortgage resulting in a punit sile of the premises covered paragraph, if there shall be a defent under any of the provisions cumulated under the provisions of subsection (b) of the preceding Development, and any balance remaining in the funds acnectill bas gaizucht lo vistorietaty of the Secretary of Housing and Urban tion tal of the preceding paragraph which the Morigagee has not the Mottgagot all layments made under the provisions of subsecputing the afternet of such indebiedness, credit to the account of debiedness sepresented thereby, the Mortgagee shall, in comof the vale secured hereby, full payment of the entire inshort ter der to the Mortgages, in accordance with the provisions insu ance premiums shall be due. If at any time the Morteagor fale when payment of such ground rents, taxes, ussessments, or amount necessary to make up the deliciency, on or helore the and payable, then the Mortgagor shall pay to the Mortgague any premiums, as the cuse may be, when the same shall become due to pay ground rents inxes, and assessments, or insurance insisitius of ton linde diquigened guibavarq adt to the motivescur however, the monthly payments made by the Morigagor under made by the Mortgagur, or refunded to the Mortgagor. If, of the Mottkipper, shall be credited on subsequent payments to be the onse may he, such excess, if the loan is current, at the opilon ground rents, inves, and neseesenients, or insurance premiums, as amount of the payments actually made by the Mortgages for subsection (b) of the preceding paragraph shall exceed the 11 the total of the payments made by the blottgagor under

expense involved in handling delinquent payments. ment more than officen (15) days in arrears, to cover the exita not to exceed four cents (4') for each dollar (51) for each payunder this mortsage, The Mortgagee may collect a "fate charge" due date of the next such payment, constitute an event of default payment shall, unless made good by the Mortgagor prior to the Any defluiency in the umount of any such aggregate monthly

- (V) amortisation of the principal of the said notes and interest on the note secured hereby;
- Bround rents, if any, taxes, special assessments, fire, and other hazard insurance premiums;
- charge (in lieu of muitgage insurance premium), as the case may Secretary of Housing and Urban Development, or monthly (1) premium charges under the contract of insurance with the

payment to be applied by the Mostgages to the tothowing liens in single he mid he paid by the hluttgagor each month in a single secured hereby shall be added together and the aggregate amount

s paragraph and all payments to be made under the note All payments mentioned in the two preceding subsections

gugee in trust to pay said ground rents, premiums, taxes and assessment, will become delinquent, such sums to be held by th prior to the dute when such ground rents, premiums, taxes stor dividen by the number of months to chapse before one fail as estimated by the Mortgagee) less all sums already paid plus taxes and assessments next due on the mortgaged propire and other hazard insurance covering the mortgaged proppremiums that will next become due and payable on policies b) A sum equal to the ground rents, if any, next due, plus

lance due on the note computed without taking into account VISI of one-half (1/2) per centum of the average outstanding eminm) which shall be in an amount equal to one-tweltth. ent, a monthly charge (in lieu of a mortgage insurance ent are held by the Secretary of Housing and Urban Developutient sidt bing of even dere and to bing in utient this institution et, as amended, and applicable Regulations thereunder; or and Urban Development pursuant to the Mational Housing tolder with funds to pay such premium to the Secretary of Housand mortgage insurance premium, in order to provide such one off the holder one (1) month prior to its due date the are tional Housing Aut, an amount sufficient to accumulate in the ment are insured or are reinsured under the provisions of the Nu-(1) If and so long as said note of even date and this instru-

by the Secretary of Housing and Urban Development, as follows; charge (in licu of a mortgage insurance premim) if they are held ment and the note secured neceby are insured, or a monthly funds to pay the next mortgage insurance premium if this lastru-(a) An amount sufficient to provide the holder hereaf with

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

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

and the said blottengor for the covenants and dgrees as נסוומייז:

premises or any part thereof to satisfy the same, ment, or lien so contested and the sale or forfeiture of the said which shall operate to prevent the collection of the tax; assesssual proceedings brought in a court of competent Jurisdiction, faith, contest the same or the validity thereof by appropriate inents situated thereon, so long as the Morigagor shall, in good remises described herein or any part thereof or the improveor temove any tax, assessment, or tax lien upon or against the shall not be required nor shall it have the right to pay, discharge, mortgage to the contrary notwithstanding), that the Mortgages it is entiressly provided, however (all other provisions of this

proveeds of the sale of the mortgaged premises, if not otherwise to and indebtedirers, secured by this mortgage, to be paid out of any moneys so paid or expended shall become so much addle il may deem necessary for the proper preservation thereof, and such repairs to the property herein mortgaged as in its discretion assessments, and insurance premiums, when due, and may make said premises in good repair, the Mortgagee may pay such taxes, than that for taxes or assessments on said premises, or to keep such payments, or to satisfy any prior tien or incumbrance other In east of the refusal or neglect of the Morigagor to make

Attached	to	and	made	a p	art	of	th	e FHA	Mortg	age	dated	
December	31	19 86	_, be	tweer	ı Cı	own	Mo	rtgage	Co.,	mor	tgagee	
and	Ro	bart G.	Gontil	a and	Ste	Eanie	Α.	Gentilo,	his wi	fe		
***************************************		<del></del>					as mortgagor					

The moregagee 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 pert 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 sales 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 subject to this mortgage, to a purchaser whose creain has not been approved in accordance with the requirements of the Commissioner.

Robert G. Gentile

Steganie A. Gentile, his wife

3580862

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All insurance shall be carried in companies approved by the Mortgages and the policies and renewals thereof shall be held by the Mortgagee and have attached thereto loss payable clauses in layor of and in form acceptable to the Mortgages, in event of loss Mortgagor will give immediate notice by mail to the Mortgagee, who may make proof 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 grantce.

That if the premises, or my part thereof, be condemned under any posses 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 it debtedness upon this Mortgage, and the Note secured hereby remaining unpaid, are hereby assigned by the Mortgagor to the Mortgage 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 Millery Dayedays from the date hereof written statement of any officer of the Departizer of Housing and Urban Development or authorized agent of the Secretary of Housing and Urban Development dated subsequent to the Millery DaySdays' 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.

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, elther 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 then be 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, taxed insulance, and other items necessary for the protec-

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 cumit; 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.

And 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 safe made in puramice of any such decree; (1) All the costs of such sait or suits, nowritising, sale, and conveyance, including attorneys, solicitors, and concoraphers' fees, outlays for documentary evidence and cost of rais, abstract and examination of title; (2) all the moneys advanced by the Mortgagee, if any, for the purpose authorized in the mortgage with insterest on such advances at the rate set forth in the note seed ed levely, from the time such advances are made; (3) all the archaed interest remaining any aid on the in debtedness hereby seemed; (4) all the said principal money remaining unpaid. The over, us of the proceeds of sale, if any, shall then be paid to the Nortgagor.

If Mortgagor shall pay said not at he 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 Mortgagoe will, within thirty (10) days after written demand therefor by Mortgagor, except a release or satisfaction of this mortgage, and Mortgagor bereby waives the benefits of all statutes or laws which require the earlier execution or delivery of such release or satisfaction by Mortgagoe.

It is expressly agreed that no extension of the time for payment of the debt hereby seemed 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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