State of Illinois

Mortgage

FHA Case No.

131:4764845~703/203B

This Indenture, made this ERNEST ANZALDUA AND LUCILLE ANZALDUA, HIS WIFE

30TH

day of JANUARY

. 1987

Mortgagor, and

FIREMAN'S FUND MORTGAGE CORPORATION

a corporation organized and existing under the laws of DELAWARE

. Mortgagee.

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 ONE HUNDRED ONE THOUSAND NINE HUNDRED THIRTY ONE AND 00/00----

----- Dollars is 101,931.00

payable with interest at the rate of -- EIGHT----

8.0 per centum (

%) per annum on the unpaid balance until paid, and made payable to the order of the Morigagee at its office in FARMINGTON HILLS, MICHIGAN

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 FORTY SEVEN AND 94/100----

Dollars (\$ 747.94

MARCH 19.87 and a like sum on the first day of each and every month thereafter until the note on the first day of 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 **FEBRUARY** , 20 17

Now, Therefore, the said Mortgagor, for the better recuring 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, lying, and being in the county of COOK and the State of Illinois, to wit:

SEE ATTACHED RIDER ...

LOT TWENTY EIGHT (28) IN BLCOK ONE (1) IN SCHMIDT'S SUBDIVISION OF THE EAST 6.97 CHAINS OF LOT THREE (3) IN JAMES H. REES' SUBDIVISION OF THE SOUTHWEST QUARTER (1) OF SECTION TEN (10), TOWNSHIP FORTY (40) NORTH, RANGE THIRTEEN (13), EAST OF THE THIRD PRINCIPAL MERIDIAN, OTHERWISE KNOWN AS LOT FOUR (4) IN CIRCUIT COURT PARTITION (EXCEPTING THEREFROM A TRACT OF LAND DESCRIBED AS FOLLOWS: COMMENCING AT THE SOUTHEAST CORNER OF THE SOUTHWEST ONE QUARTER (1) OF SECTION TEN (10), TOWNSHIP FORTY (40) NORTH, RANGE THIRTEEN (13), THENCE NORTH ON EAST LINE OF SOUTHWEST ONE QUARTER (1) OF SECTION TEN (10), 156 FEET: THENCE WEST PARALLEL WITH THE SOUTH LINE OF SOUTHWEST ONE QUARTER (1) OF SECTION TEN (10), 123 FEET, THENCE SOUTH PARALLEL WITH THE EAST LINE OF SOUTHWEST ONE QUARTER (1) OF SAID SECTION TEN (10), 158 FEET, TO A POINT ON THE SOUTH LINE OF SOUTHWEST ONE QUARTER (1)OF SAID SECTION TEN (10) 123 FEET WEST OF SOUTHEAST CORNER OF SOUTHWEST ONE QUARTER (1) OF SAID SECTION TEN (10); THENCE EAST ON SOUTH LINE OF SOUTHWEST ONE QUARTER (1) OF SECTION TEN (10), 123 FEET TOAA PLACE OF BEGINNING) TOGETHER WITH LOT ONE (1) AND THE NORTH 140.96 FEET OF LOT THIRTY SIX (36) IN LAWRENCE AND ELSTON AVENUE SUBDIVISION OF LOT THREE (3) (EXCEPT THE EAST 6.97 CHAINS THEREOF) IN JAMES MIRRES' SUBDIVISION OF THE SOUTHWEST ONE QUARTER OF SECTION TEN (10), TOWNSHIP FORTY (40) NORTH, RANGE THIRTEEN (13), EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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P.IN. 13-10-323-009 FSO /

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thereof: ring and interest

This for a (One-Ti COMMONLY KNOWN AS: 4831 NORTH KENNETH CHICAGO, IL 60630

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Page 1 of 4

HUD-92116-M.1 (9-86 Edition) 24 CFR 203.17(a)

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	ייטעעעעע יי	UMENT WAS PREPARED BY: 15601 SOUTH CICERO AVENUE OAK POREST, ILLINOIS 60452	
a.A.	Jo yeb	County, Illinois, on the m., and duly recorded in Book of	at o'cłock
	the Recorder's Office of	i Filed for Record in I	Doc. No.
13.61 G.A. YVP	Jenno (sep	AT OE sint lead listratory bris brish	Civen under my i
ublic, in and for the county and State trsonally known to me to be the same ument, appeared before me this day in the right of homestead.	f or ibed to the foregoing wife, pa trine and the fore the said instruction	James A, Hags Hom by Cenii This Ennest Auzaldua cille Aira aldua	1, sloresaid. Do Herel and A. L. L. person whose name necessary
•		, C	State of Illinois County of Cass
			
Seall	FOCIFFE VA	AUGARNA (1892)	N EKNEZI
Seall	Well the	id and seal of the Mortgagor, the day and year first w	Mult

24 CFR 203.17(a)

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Together with all and singular the tenements, hereditaments and appurtenances thereunto belonging, and the rents, issues, and profits thereof:

of the said Mortgagor in and to said premises. 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

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

HOD-92116-M.1 (9-96 Edition)

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on whose name 3	Anzaldua		, 1994	wife, personally knowning instrument, appeared	
on and acknowledged that	7467	signed, sealed.	and delivered the sa	aid instrument as 🗡	heir
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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 fore closure 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 arrount of indebtedness upon this Mortgage, and the Note secured hereby remaining unpaid, are hereby assigned by the Mortgager 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 hot.

The Mortgagor Further Agrees that should this mortgage and the note secured hereby not be eligible for insurance under the National Housing Act, within from the date hereof (written statement of any oflicar of the Department of Housing and Urban Development or authorized agent of the Secretary of Housing and Urban Develorment dated subsequent to the time from the date of this mortgage, declining to insure said note and this mortgage being deemed conclusive proof of such incligibility), 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 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 Mortgager 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.

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 miritage and be paid out of the proceeds of any sale made in nursuance of any such decree: (1) All the costs of such suit or stits advertising, sale, and conveyance, including attorneys', solici or', 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 for' in the note secured hereby, from the time such advances are made, (3) all the accrued interest remaining unpaid on the indebted as hereby secured; and (4) all the said principal money remaining unpaid. The overplus of the proceeds of the sale, if any, shall then we paid to the Mortgagor.

If the Mortgagor shall pay said note of the time and in the manner aforesaid and shall abide by, somely with, and duly perform all the covenants and agreements harring then this conveyance shall be null and void and Mortgage 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.

gages in trust to pay said ground rents, premiums, taxes and sesessments will become delinquent, such sums to be held by Mortto the date when such ground rents, premiums, taxes and divided by the number of months to elapse before one month prior estimated by the Mortgagee) less all sums already paid therefor taxes and assessments next due on the mortgaged property (all as and other hazard insurance covering the mortgaged property, plus premiums that will next 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 Mortgagee, on the first day principal and interest payable under the terms of the note secured That, together with, and in addition to, the monthly payments of

whole or in part on any installment oue date. indebtedness evidenced by the said note, at the times and in the manner therein provided. Privilege is reserved to pay the debt in That he will promptly pay the principal of and interest on the

And the said Mortgagor further coverants and agrees as follows:

thereof to satisfy the same. contested and the sale or forfeiture of the said premises or any part operate to prevent the collection of the tax, assessment, or lien so ceedings brough, in a court of competent jurisdiction, which shall test the same or the validity thereof by appropriate legal prosituated thereon, so long as the Mortgagor shall, in good faith, conpremises described herein or any part thereof or the improvement or remove any tax, assessment, or tax tien upon or against the shall not be required nor shall it have the right to pay, discharge, mortgage to the contrary notwithstanding), that the Mortgagee

it is expressly provided, however (all other provisions of this

the sale of the mortgaged premises, if not otherwise paid by the debtedness, secured by this mortgage, to be paid out of proceeds of moneys so paid or expended shall become so much additional in may deem necessary for the proper preservation thereof, and any in not say are the property herein mortgaged as in its out the long in the property herein in the property herein in the property herein in the property is the property of the property in the property in the property is the property in th assessments, and insurance premiums, when due, and may make premises in good repair, the Mortgagee may pay tuch axes, that for taxes or assessments on said premises, or to keep said payments, or to satisfy any prior lien or invariablince other than in vase of the refusal or neglect of the protraggor to make such

debtedness, insured for the per efft of the Mortgagee in such forms of insurance, and in such amounts, as may be required by the since be on said premises, during the continuance of said inthere of; (2) a sum sufficient to keep all buildings that may at any linois, or of the county town, village, or city in which the said land is situate, upon the Nortgagor on account of the ownership or assessment that may be levied by authority of the State of Ilcient to pay all taxes and assessments on said premises, or any tax hereinalter provided, until said note is fully paid, (1) a sum suffimen to attach to said premises; to pay to the Mortgagee, as instrument; not to suffer any tien of mechanics men or material thereof, or of the security intended to be effected by virtue of this be done, upon said premises, anything that may impair the value To keep said premises in good repair, and not to do, or permit to

And Said Mortgagor covenants and agrees:

benefits to said Mortgagor does hereby expressly release and waive. Exemption Laws of the State of Illinois, which said rights and from all rights and benefits under and by virtue of the Homestead and assigns, forever, for the purposes and uses herein set forth, free appurtenances and fortures, unto the said Morigagee, its successors To Have and to Hold the above-described premises, with the

immediate notice by mail to the Mortgagee, who may make proof acceptable to the Mortgagee, in event of loss Mortgagor will give have attached thereto loss payable clauses in favor of and in form policies and renewals thereof shall be held by the Mortgagee and be carried in companies approved by the Mortgagee and the ment of which has not been made hereinbefore. All insurance shall ly, when due, any premiums on such insurance provision for payperiods as may be required by the Mortgagee and will pay prompthazards, casualties and contingencies in such amounts and for such from time to time by the Mortgagee against loss 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 hereinabove described. the rents, issues, and profits now due or which may hereafter aforesaid the Mortgagor does hereby assign to the Mortgagee all And as Additional Security for the payment of the indebtedness

the amount of principal then remaining unosid under said note. under subsection (a) of the preceding paragraph as a credit against acquired, the balance then remaining in hie funds accumulated ment of such proceedings or at the time the property is otherwise default, the Mortgagee shall stoly, at the time of the commence. hereby, or if the Mortgages a squires the property otherwise after of this mortgage resulting in a public sale of the premises covered paragraph. If there their is a default under any of the provisions cumulated under the provisions of subsection (a) of the preceding count of the Hort agor any balance remaining in the funds acin computing the amount of such indebtedness, credit to the acof the engite indebtedness represented thereby, the Mortgagee shall, dance with the provisions of the note secured hereby, full payment any tin e the Mortgagor shall tender to the Mortgagee, in accorren s, taxes, assessments, or insurance premiums shall be due. If at deficiency, on or before the date when payment of such ground shall pay to the Mortgagee 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, preceding paragraph shall not be sufficient to pay ground rents, payments made by the Mortgagor under subsection (a) of the gagor, or refunded to the Mortgagor. If, however, the monthly shall be credited on subsequent payments to be made by the Mortsuch excess, if the loan is current, at the option of the Mortgagor, taxes, and assessments, or insurance premiums, as the case may be, of the payments actually made by the Mortgagee for ground rents, subsection (a) of the preceding paragraph shall exceed the amount it the total of the payments made by the Mortgagor under

involved in handling delinquent payments. more than fifteen (15) days in arrears, to cover the extra expense not to exceed four cents (4¢) for each dollar (\$1) for each payment under this mortgage. The Mortgagee may collect a "late charge" date of the next such payment, constitute 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-

late charges.

amortization of the principal of the said note; and (M) (interest on the note secured hereby;

hazard insurance premiums; (i) ground rents, if any, taxes, special assessments, fire, and other

:циој be applied by the Mortgagee to the following items in the order se shall be paid by the Mortgagor each month in a single payment to hereby shall be added together and the aggregate amount thereof paragraph and all payments to be made under the note secured its to noisosatus gnibocopia of stribenesion of this (d) which we have secured and stribeness and of the manuscripe and the secured

special assessments; and