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Mortgage 3 6 2 5

MA Case No.	131: 203/244
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State of Illinois

CMC #101393-7

This Indenture, Made this 10th day of June, 1987, between

Joseph M. Roth and Jane Roth, his wife----- Mortgageor, and
Crown Mortgage Co.-----

a corporation organized and existing under the laws of the State of Illinois-----
Mortgagee.

Witnesseth: That whereas the Mortgageor is justly indebted to the Mortgagee, as is evidenced by a certain promissory note bearing even
date herewith, in the principal sum of Eighty Seven Thousand Two Hundred Fifty and No/100ths,-----

(\$ 87,250.00---) Dollars
 payable with interest at the rate of Ten----- per centum (10.00---%) per annum on the unpaid balance until paid, and made
 payable to the order of the Mortgagee at its office in Oak Lawn, Illinois 60453-----
 or at such other place as the holder may designate in writing, and delivered; the said principal and interest being payable in monthly in-
 stallments of Seven Hundred Sixty Five and 68/100ths,----- Dollars (\$ 765.68-----)
 on the first day of August 1, 19 87, and a like sum of 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
 July 1, 20 17.

note identified

Now, therefore, the said Mortgageor, for the better securing of the payment of the said principal sum of money and interest and the perfor-
mance 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:

AT HOFFMAN

P.M. Lot 10 in Block 216 in the Highlands ~~West~~ Estates XXV,
 being a Subdivision of part of Fractional Section 5, and
 part of the West 1/2 of the Northeast 1/4 of Section 8, all
 in Township 41 North, Range 10, 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 May 9, 1967, as Document Number 2323530.

1475 Nottingham, Hoffman Estates, Illinois 60195
Real Estate Tax No. 07-05-208-010 VOL. 187

GCO WM

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Together with all and singular the tenements, hereditaments and appurtenances thereunto belonging, and contents, 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 plumb-
ing 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 Mortgageor in and to said premises.

To have and to hold the above-described premises, with the ap-
purtenances 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 Mortgageor does hereby expressly
release and waive.

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 Mortgageor 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 re-
quired by the Mortgagee.

And said Mortgageor 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

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

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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 moneys so paid or expended shall become so much additional monies, 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 (all other provisions of this mortgage to the contrary notwithstanding), that the Mortgagee shall not be required nor shall it have the right to pay, discharge, or remove any tax, assessment, or tax lien upon or against the premises described herein or any part thereof or the improvements situated thereon, so long as the Mortgagee shall, in good faith, contest 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 covered 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, 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) An amount sufficient to provide the holder hereof with funds to pay the next mortgage insurance premium if this instrument and the note secured hereby are insured, or a monthly charge (in lieu of a mortgage insurance premium) if they are held by the Secretary of Housing and Urban Development, as follows:

(1) If and so long as said note of even date and this instrument are insured or are reinsured under the provisions of the National Housing Act, an amount sufficient to accumulate in the hands of the holder one (1) month prior to its due date the annual mortgage insurance premium, in order to provide such holder with funds to pay such premium to the Secretary of Housing and Urban Development pursuant to the National Housing Act, as amended, and applicable Regulations thereunder; or

(11) If and so long as said note of even date and this instrument are held by the Secretary of Housing and Urban Development, a monthly charge (in lieu of a mortgage insurance premium) which shall be in an amount equal to one-twelfth (1/12) of one-half (1/2) per centum of the average outstanding balance due on the note computed without taking into account delinquencies or prepayments;

(b) 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 (fall 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 assessment, will become delinquent, such sums to be held by Mortgagee in trust to pay said ground rents, premiums, taxes and special assessments; and

(c) All payments mentioned in the two preceding subsections 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: the order set forth:

(1) premium charges under the contract of insurance with the Secretary of Housing and Urban Development, or monthly charge (in lieu of mortgage insurance premium), as the case may be;

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

(111) interest on the note secured hereby;

(1V) amortization of the principal of the said note; and

(V) late charges.

Any deficiency in the amount of any such aggregate monthly payment shall, unless made good by the Mortgagee prior to the due 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 (b) of the preceding paragraph shall exceed the amount of the payments actually made by the Mortgagee for ground rents, taxes, and assessments, or insurance premiums, the case may be, such excess, if the loan is current, at the option of the Mortgagee, or returned to the Mortgagee. If made by the Mortgagee, the monthly payments made by the Mortgagee under subsection (b) 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 a 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 tender 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 all payments made under the provisions of subsection (a) of the preceding paragraph which the Mortgagee has become obligated to pay to the Secretary of Housing and Urban Development, and any balance remaining in the funds accumulated under the provisions of subsection (b) 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 in default, the Mortgagee shall, 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 (b) of the preceding paragraph as a credit against the amount of principal then remaining unpaid under note and shall properly adjust any payments which shall have been made under subsection (ii) of the preceding paragraph.

And as additional security for the payment of the indebtedness due to the Mortgagee, the Mortgagee does hereby assign to the Mortgagee the rents, issues, and profits now due or which may hereafter become due for the use of the premises hereinabove described. That he 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 loss by fire and other hazards, casualties and contingencies in such amounts as for such periods as may be required by the Mortgagee and will pay promptly, when due, any premiums on such insurance policies for payment of which has not been made hereinbefore.

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Witness the hand and seal of the Mortgagor, the day and year first written.

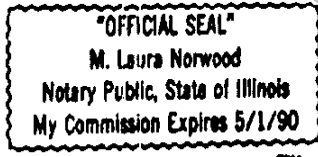
Joseph M. Roth (SEAL)
Joseph M. Roth

Jane Roth (SEAL)
Jane Roth, his wife

County of DuPage)
State of Illinois) ss:

I, the undersigned, Joseph M. Roth and Jane Roth, a notary public, in and for the county and State of Illinois, his wife, personally known to me to be the same, in whose names they subscribed to the foregoing instrument, appeared before me this day in person and acknowledged they signed, sealed, and delivered the said instrument as their free and voluntary act for the uses and purposes in set forth, including the release and waiver of the right of homestead.

Given under my hand and Notarial Seal this 10th day of June, A.D. 1987.



M. Laura Norwood
Notary Public

No. _____ Filed for Record in the Recorder's Office of _____ County, Illinois, on the _____ day of _____ A.D. 19____, at _____ o'clock _____ m., and duly recorded in Book _____ of _____ page _____

THIS DOC. WAS PREPARED BY: DEBBIE MASCHKE
CROWN MORTGAGE CO.
6131 W. 95th. St.
Oak Lawn, Ill 60453

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1987 JUN 11 PM 2:23
HARRY (BUS) YOURS
REGISTRAR OF TITLES

Submitted by _____
Address _____
Promised _____
Deliver certificate _____
Address _____
Date of Delivery _____
Deed to _____
Notified _____

3625018 I.T.L.

ENTER COUNTY CLERK'S OFFICE
545 W. COOK ST. BOX 92