

UNOFFICIAL COPY

AS ATTACHED TO AND MADE A PART OF COMMITMENT (71338

ITEM 1.

UNIT 640 AS DESCRIBED IN SURVEY DELINEATED ON AND ATTACHED TO AND A PART OF DECLARATION OF CONDOMINIUM OWNERSHIP REGISTERED ON THE 18TH DAY NOVEMBER, 1974 AS DOCUMENT NUMBER 2783627.

ITEM 2.

UNDIVIDED .2928% INTEREST (EXCEPT THE UNITS DELINEATED AND DESCRIBED IN SAID SURVEY) IN AND TO THE FOLLOWING DESCRIBED PREMISES

THAT PART OF LOTS ONE (1), TWO (2) AND FIVE (5), IN LOUIS MEINSHAUSEN'S SUBDIVISION OF PART OF FREDERICH MEINSHAUSEN'S DIVISION OF LANDS SECTIONS 15 AND 16, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS: BEGINNING AT A POINT IN THE NORTH LINE OF LOT 1 AFORESAID, 91.00 FEET WEST OF THE NORTHEAST CORNER THEREOF; THENCE WEST ALONG NORTH LINE OF LOT 1 AFORESAID, 367.35 FEET TO LINE WHICH IS PERPENDICULAR TO THE EASTERLY EXTENSION OF THE NORTH LINE OF THE SOUTH HALF (1/2) OF THE NORTHEAST QUARTER (1/4) OF THE NORTHEAST QUARTER (1/4) OF SECTION 16 AFORESAID, WHICH IS DRAWN THROUGH A POINT IN SAID EASTERLY EXTENSION 192.86 FEET EAST OF THE NORTHEAST CORNER THEREOF. THENCE SOUTH ALONG SAID PERPENDICULAR LINE 247.69 FEET TO A LINE PERPENDICULAR TO THE WEST LINE OF LOT 1 AFORESAID WHICH PASSES THROUGH POINT IN SAID WEST LINE 610.00 FEET NORTH OF THE SOUTHEAST CORNER OF LOT 2 IN LOUIS MEINSHAUSEN'S SUBDIVISION AFORESAID; THENCE WEST ALONG LAST DESCRIBED PERPENDICULAR LINE 495.29 FEET TO A LINE 282.82 FEET WEST OF AND PARALLEL WITH THE EAST LINE OF LOT 2 AFORESAID; THENCE NORTH ALONG SAID PARALLEL LINE 231.73 FEET TO A POINT ON THE NORTH LINE OF LOT 2 AFORESAID; THENCE WEST ALONG THE NORTH LINE OF LOT 2 AFORESAID 427.11 FEET TO A POINT 710.0 FEET WEST OF THE NORTHEAST CORNER THEREOF; THENCE SOUTHERLY 301.37 FEET ALONG A LINE WHICH MAKES AN ANGLE OF 88 DEGREES 48 MINUTES 00 SECONDS TO THE LEFT OF THE LAST DESCRIBED LINE EXTENDED. THENCE EASTERLY 40.0 FEET ALONG A LINE WHICH MAKES AN ANGLE OF 91 DEGREES 12 MINUTES 00 SECONDS TO THE LEFT OF THE LAST DESCRIBED LINE EXTENDED; THENCE NORTHERLY ALONG A LINE WHICH MAKES AN ANGLE 88 DEGREES 48 MINUTES 00 SECONDS TO THE LEFT OF THE LAST DESCRIBED LINE EXTENDED FOR A DISTANCE OF 33.01 FEET TO THE SOUTH LINE OF THE NORTH 268.37 FEET OF LOT 2 AFORESAID THENCE EAST ALONG SAID SOUTH LINE 50.0 FEET TO THE EAST LINE OF THE WEST 90.0 FEET OF LOT 2 AFORESAID; THENCE SOUTH ALONG SAID EAST LINE 211.58 FEET TO THE SOUTH LINE OF THE NORTH 479.84 FEET (MEASURED AT RIGHT ANGLES) OF LOT 2 AFORESAID; THENCE EAST ALONG SAID SOUTH LINE 363.03 FEET TO THE WEST LINE OF THE EAST 256.84 FEET (MEASURED AT RIGHT ANGLES) OF LOT 2 AFORESAID; THENCE SOUTH ALONG SAID WEST LINE 367.66 FEET TO THE SOUTH LINE OF LOT 2 AFORESAID; THENCE EAST ALONG SOUTH LINE 256.90 FEET TO THE SOUTHEAST CORNER THEREOF; THENCE EAST ALONG A LINE PERPENDICULAR TO THE WEST LINE

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OF LOT 5 AFORESAID, A DISTANCE OF 268.92 FEET TO A DIAGONAL LINE DRAWN FROM A POINT IN THE NORTH LINE OF LOT 5 AFORESAID 351.04 FEET EAST OF THE NORTHWEST CORNER THEREOF TO A POINT IN THE SOUTH LINE OF LOT 5 AFORESAID 75.00 FEET EAST OF THE SOUTHWEST CORNER THEREOF; THENCE NORTHEASTERLY ALONG SAID DIAGONAL LINE FOR A DISTANCE OF 146.41 FEET TO A LINE 324.16 FEET EAST OF, AS MEASURED AT RIGHT ANGLES, AND PARALLEL WITH THE WEST LINE OF LOTS 1 AND 5 AFORESAID; THENCE NORTH ALONG LAST DESCRIBED

PARALLEL LINE 444.41 FEET; THENCE EAST AT RIGHT ANGLES THERETO 152.17 FEET TO A DIAGONAL LINE DRAWN FROM THE POINT OF BEGINNING TO A POINT IN THE SOUTH LINE OF LOT 1 AFORESAID 351.04 FEET EAST OF THE SOUTHWEST CORNER THEREOF; THENCE NORTHEASTERLY ALONG LAST DESCRIBED DIAGONAL LINE 310.72 FEET TO THE POINT OF BEGINNING.

Property of Cook County Clerk's Office

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FHA CASE# 131:5119496-734 - 234C
LOAN #00038925 (0059)

FHA ASSUMPTION RIDER TO THE MORTGAGE/DEED OF TRUST

This Rider, dated this 30TH day of JULY 19 87, amends the
Mortgage/Deed of Trust of even date by and between
DAVID ZALTSMAN
BERTA ZALTSMAN, HUSBAND AND WIFE

, hereinafter referred to as Mortgagor, and
WESTAMERICA MORTGAGE COMPANY, A COLORADO CORPORATION
, hereinafter referred to as Mortgagee, as follows:

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 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.

IN WITNESS WHEREOF,
DAVID ZALTSMAN
BERTA ZALTSMAN, HUSBAND AND WIFE

HAVE set THEIR hand(s) and seal(s) the day and year first aforesaid.

David ZALTSMAN [Seal]
DAVID ZALTSMAN

Berta Zaltsman [Seal]
BERTA ZALTSMAN

Signed, sealed and delivered
in the presence of

Pat Munn [Seal]

_____ [Seal]

_____ [Seal]

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FHA CONDO RIDER - ILLINOIS FHA SECTION 234 (C)

" The mortgagor further covenants that he will pay his share of the common expenses or assessments and charges by the Association of Owners as provided in the Instruments establishing the condominium."

"The Regulatory Agreement executed by the Association of Owners and attached to the Plan of Apartment Ownership (Master Deed or Enabling Declaration) recorded on JULY 30, 1987 in the Lands Records of the County of COOK, State of Illinois, is incorporated in and made a part of this mortgage (deed of trust). Upon default under the Regulatory Agreement by the Association of Owners or by the mortgagor (grantor) and upon request by the Federal Housing Commissioner, the mortgagee, at its option may declare this mortgage (deed of trust) in default and may declare the whole of the indebtedness secured hereby to be due and payable."

"As used herein, the term 'assessments', except where it refers to assessments and charges by the Association of Owners, shall mean 'special assessments' by state or local governmental agencies, districts or other public taxing or assessing bodies."

David Zaltsman (SEAL)

Berta Zaltsman (SEAL)

STATE OF ILLINOIS)

) SS:

COUNTY OF COOK)

I, THE UNDERSIGNED, a notary public in and for the county and State aforesaid, Do hereby Certify that DAVID ZALTSMAN and BERTA ZALTSMAN, HIS WIFE his wife, personally known to be the same person(s) whose name subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that THEY signed, sealed, and delivered the said instrument as THEIR free and voluntary act for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

GIVEN under my hand and Notarial Seal this

JULY 30, 1987

, A.D.

Beth Mimes
2-25-89 NOTARY PUBLIC

This Indenture, Made this 30TH day of JULY, 19 87, between

DAVID ZALTSMAN
BERTA ZALTSMAN, HUSBAND AND WIFE

Mortgagor, and
WESTAMERICA MORTGAGE COMPANY, A COLORADO CORPORATION
a corporation organized and existing under the laws of THE STATE OF COLORADO
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
THIRTY SEVEN THOUSAND AND 00/100
Dollars (\$ 37,000.00)

payable with interest at the rate of TEN AND ONE-HALF per centum (10.50%)

per annum on the unpaid balance until paid, and made payable to the order of the Mortgagee at its office in
7900 EAST UNION AVENUE, SUITE 500, DENVER, CO 80237

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 THIRTY EIGHT AND 45/100

Dollars (\$ 338.45) on the first day of SEPTEMBER, 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 AUGUST, 20 17.

Now, therefore, the said Mortgagor, for the better securing of the payment of 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 FOR LEGAL

SEE ATTACHED CONDO RIDER

SEE ATTACHED ASSUMPTION RIDER

TAX ID NUMBER: 09-15-101-021 -1100

ALSO KNOWN AS:
9362 BAY COLONY 2-S
DES PLAINES, ILLINOIS 60015

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 provide for periodic Mortgage Insurance Premium payments.

NOTE IDENTIFIED

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(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

(a) An amount sufficient to provide to 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:

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:

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

It is expressly provided, however (all other provisions of this mortgage to the contrary notwithstanding), that the Mortgagee shall not be required to pay, discharge, or remove any tax, assessment, or tax lien upon or against the premises described hereon 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 contested and the sale or forfeiture of the said premises or any part thereof to satisfy the same.

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 his discretion it may deem necessary for the proper preservation thereof, and any moneys 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.

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 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 situated, upon the Mortgagee or 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 for such amounts, as may be required by the Mortgagee.

And said Mortgagee covenants and agrees:

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 Mortgagee does hereby expressly release and waive.

(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 (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 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 in the order set forth:

(i) 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; (ii) ground rents, if any, taxes, special assessments, fire, and other hazard insurance premiums; (iii) interest on the note secured hereby; (iv) 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 (4c) 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, 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 refunded to the Mortgagee. If, however, 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 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 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 not 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 after default, the Mortgagee shall

(ii) 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;

(iii) interest on the note secured hereby;

(iv) amortization of the principal of the said note; and (v) late charges.

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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 (b) of the preceding paragraph as a credit against the amount of principal then remaining unpaid under said note and shall properly adjust any payments which shall have been made under subsection (a) of the preceding paragraph.

And as additional security for the payment of the indebtedness aforesaid the Mortgagor 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 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 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 hereinbefore.

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 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 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 **THIRTY** 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 **THIRTY** 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.

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 or 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 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, taxes, insurance, and other items necessary for the protection and preservation of the property.

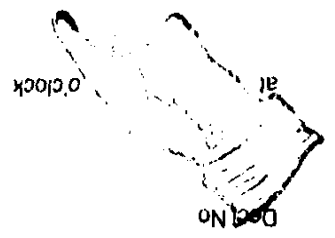
Whenever the said Mortgagee shall be placed in possession of the above described premises under an order of a court in which an action is pending to foreclose this mortgage or a subsequent mortgage, the said Mortgagee, in its discretion, may: keep the said premises in good repair; pay such current or 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.

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 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; (4) all the said principal money remaining unpaid. The overplus of the proceeds of sale, if any, shall then be paid to the Mortgagor.

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PREPARED BY AND RETURN TO:
WESTAMERICA MORTGAGE COMPANY
850 E. ALGONQUIN, SUITE 102
SCHLAUBURG, IL 60173



Filed for Record in the Recorder's Office of _____
County, Illinois, on the _____ day of _____
A.D. 19 _____

Given under my hand and Notarial Seal this 30TH day of JULY, A.D. 19 87
the wife, personally known to me to be the same person whose name _____
before me this day in person and acknowledged that THEY signed, sealed, and delivered the said instrument as
subscribed to the foregoing instrument, appeared
free and voluntary act for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

1440017
IN DUPLICATE

BERTA ZALTSMAN

State of Illinois
County of COOK
39610

Submitted by 3639610

Address Promised _____
Deliver _____
Address _____
Dedee _____
Address _____
Notified _____
Stack
REALTY TITLE, INC.
333 N. LaSalle Street
Suite 1950
Chicago, Illinois 60602

NOTARY PUBLIC
DAVID ZALTSMAN
JUL 31 1987

DAVID ZALTSMAN (SEAL)
Berta Zaltsman (SEAL)
BERTA ZALTSMAN

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

SEE ATTACHED ASSUMPTION RIDER
The covenants herein contained shall bind, and the benefits and advantages shall inure, to the respective heirs, executors, and assigns of the Mortgagor, and the Mortgagee to any successor in interest of the Mortgagor shall operate to release, in any manner, the original liability of the Mortgagor.

It is expressly agreed that no extension of the time for payment of the debt hereby secured given by the Mortgagor to any successor in interest of the Mortgagor shall operate to release, or delivery of all statutes or laws which require the earlier execution of the debt hereby secured given by the Mortgagor, and the benefits of this mortgage, and Mortgagee, hereby waives the satisfaction of this mortgage, and Mortgagee, hereby waives the written demand therefor by Mortgagee, execute a release or be null and void and Mortgagee will, within thirty (30) days after the covenants and agreements herein, then this conveyance shall be null and void and Mortgagee will, and duly perform all the covenants and agreements herein, and shall abide by, comply with, and perform all the covenants and agreements herein, and shall abide in the manner

Wherever used, the singular number shall include the plural, the plural, the singular, and the masculine gender shall include the feminine.
administrators, successors, and assigns of the parties hereto.