This Rider to the Mortgage bett

HA MORTCHUE RIDER

ROSEMARY SENTENO, DIVORCED AND NOT SINCE REMARRIED

and MARGARETTEN & COMPANY, INC. dated

JANUARY 28

88 is deemed to amend and supplement the Mortgage of same date as follows: AND SAID MORTGAGOR 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 that may impair the value thereof, of 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 here-inarter provided, until said note is fullypaid, (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.

In case of the refusal or neglect of the Mortgagor 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 indebtedness, secured by this mortgage, to be paid out of proceeds of the sale of the mortgaged premises, if not otherwise paid by the Mortgagor.

It is expressly provided, however (all other provisions of this mortgage to the contrary notwithstanding), that the Mortgage shall not be required nor shall it have the right to pay, discharge, or remove any tax, assessment, or tax him amon or against the premises described herein or any part thereof or the improvements situated thereon, so long is he Mortgagor shall, in good faith, contest the same or the validity thereof by appropriate legal proceedings or take 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 Mortgagar further covenants and agrees as follows:

That privilege 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 the principal and interest payable under the terms of the note secured hereby, the Mor engage will pay to the Mortgagee, on the first day of each month until the said note is fully paid, the following sums.

- -OUNT A sum equal to the ground rents, if any, next due, plus the promisms that will next become due and payable on policies of tire and other hazard insurance covering the mortgaged property, plus taxes and assessments next due on the mortgaged property (all as estimated by the Mortgageet less all rums already paid therefor divided by the number of months to elapse before one month prior to the date, when such ground rents, premiums, saxes and assessments will become delinquent, such sums to be held by Mortgagee in 1, 121 to pay said ground rents, premiums, (a)
- All payments mentioned in the two preceding subsections of this naragraph and all payments to be made under the note secured hereby shall be added together and the aggregate amount thereof half is paid by the Mortgagor each mount in a single payment to be applied by the Mortgagor each mount in a single payment to be applied by the Mortgagor each **(b)**
 - ground tents, it any, taxes, special assessments, tite, and other hazard insurance premium,; interest on the note secured hereby; and $\frac{1}{2}$ amortization of the principal of the raid note, is

Any deficiency in the amount of any such aggregate monthly payment shall, unless made good by the Mottgagor prior to the due date of the next such payment, constitute an event of default under this mortgage. The Divigages may collect a "late charge" not to exceed four cents (4') for each follow (5)) 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 Mortgagor under subsection (XXof the preceding paragraph shall exceed the amount of the payments made by the Mortgager under subsection (anot the preceding paragraph shall exceed the amount of the payments actually made by the Mortgager 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 Mortgagor, shall be credited on subsequent payments to be made by the Mortgagor, or refunded to the Mortgagor. If, however, the monthly payments made by the Mortgagor under subsection (b) of the preceding paragraph shall not be sufficient to pay ground tents, taxes, and assessments, or insurance premiums, as the case may be, when the same shall become due and payable than the Mortgagor shall not to the Mortgagor and payable than the Mortgagor shall not to the Mortgagor and payable than the deflections. and payable, then the Mortgagor 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 Martgagor shall tender to the Mortgagee, in necordance with the provisions of the note secured If at any time the Mortgagor 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 Mortgagor 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 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 tubsection (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.

Dontono -Borrower

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RIDER TO MORTGAGE/DEED OF TRUST

THIS RIDER N	ADE THIS	28th CERTAIN MORT	DAY OF	JANUARY OF TRUST OF F	19 ⁸⁸	
					MEN DATE HEREWITH SAGEE AS FOLLOWS:	
OR HIS DESIGIMEDIATELY OTHERWISE TO THE MORTGAGO MONTHS AFTER MONTHS AFTER MORTGAGE/DEE	INEE, DECLARE DUE AND PAYA WASFERRED (C OF. PURSUANT R THE WATE OF R THE WATE OF	ALL SUMS SEC BLE IF ALL OR THER THAN BY TO A CONTRACT EXECUTION OF A PRIOR TRAN TO A PURCHASE	CURED BY TO DEVISE, DO THIS MORESTER OF THE TOWN IN TH	HIS MORTGAGE/DEF THE PROPERTY ESCENT OR OPER EXECUTED NOT LE TGAGE OR NOT LE HE PROPERTY SU REDIT HAS NOT	ATION OF LAN) BY ATER THAN 24 ATER THAN 24	R
	•	Cox		Kasenary MORTGAGOR/	Senteno	
			JANA.	W OTCACOD		
v .		•	'	MCRTGAGOR		

Iniciformile used in connection with mortgages insured under the one- to four-family provisions of the National Housing Act.

MORTGAGE

THIS INDENTURE, Made this

28876

day of January, 1988

, between

ROSEMARY SENTENO, DIVORCED AND NOT SINCE REMARKIED -

, Mortgagor, and

MARGARETTEN & COMPANY, INC.

a corporation organized and existing under the laws of the State of New Jonsey do business in the state of Illinois, Mortgagee.

and authorized to

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 Two (housand, five Flundred fifty- Fight 42,558.00) payable with interest at the rate o forty-

and 00/100

Dollars (\$ Ten AND

) payable with interest at the rate of One-Hall Per Cention

10 AND 1/2 %) per annum on the unpaid balance until paid, and made payable to the order per centum (

of the Mortgagee at its office

in iselin, New Jardey 08830

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

Throo Hundred Eighty- Nile and 41/100

on the first day of Merch 1, 1988 , and a like sum on 389.41 Dollars (\$ the first day of each and every month thereafter un li 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 Fobruary,

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 agraments 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 саак and the State of Illinois, to wit:

LOT 38 IN FAIR ELMS THIRD ADDITION, A RESUBDIVISION OF BLOCKS 6 AND 9 AND THE WEST 133 FEET OF BLOCKS. AND 8 IN FIRST ADDITION AND 9 AND THE WEST 133 FEET OF GLOCKE! AND 8 IN FIRST ADDITION TO F J LEWIS! SOUTHEASTERN DEVELOPMENT SEING A SUBDIVISION IN THE EAST FRACTIONAL 1/2 OF SECTION 17, TOWNSHIP 37 NORTH, RANGE THE EAST FRACTIONAL 1/2 OF SECTION 17, 15, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, Clart's Office TILLINGIS.

11046 S AVENUE B. CHICAGO, IL 60617

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.

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.

ILLINOIS FHA MORTGAGE MAR-1201 (8/86)

M 35604 erdbie Rock 1000 TYH SD pand JO m., and duly recorded in Book o, stock 113 day of County, Illinois, on the Filed for Record in the Recorder's Office of DOC' NO' COOMBROE 98888 M 086 AMBOARETTEN & COMPANY This instrument was prepared by: Motary Public MY COMMISSION EXPIRES - N27/51 MADAS JAIOTAL "

STROWN STOWN STATE OF ILLINOIS

HOTHERY PUBLIC, STRIE OF ILLINOIS OTVEN under my hand nead Mourrial Seal-thisday homestead. personally known to me to be the same person whose name(s) is tare) subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that (he, she, they) signee, sealed, and delivered the said instrument as (his, hers, their) free and voluntary act for the uses and purposes therein set forth, including the release and waiver of the right of RESERVANT GENTERIO, DIVORGED AND TOT SINCE REMARRAGES I, the undersigned, a notary public, in and ter the county and State aforesaid, Do Hereby Certify That COUNTY OF () BERTH THE A BOM OUR OTHER CHEEFIN THE WAS SHERMON AND STATE OF ILLINOIS dewonno8-WITNESS the hand and seal of the Mortgagor, the day and year first written. include the plural, the plural the singular, and the masculine gender shall include the feminine. heirs, executors, administrators, successors, and assigns of the parties hereto. Wherever used, the singular number shall THE COVENAUTS HEREIN CONTAINED shall bind, and the benefits and advantages shall inure, to the respective

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AND AS ADDITIONAL SECURITY for the payment of the indebtedness aforesaid the Mortgagor does hereby assign to the Mortgagor 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 KERP 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 hazard, 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 dumaged. 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 or not.

THE MORTOACOR PARTHER ACREES that should this Mortgage and the Note secured hereby not be eligible for insurance under the National Housing Act winin 60 days from the date hereof (written statement of any officer of the Department of Housing and Urban Development or authorized up to of the Secretary of Housing and Urban Development dated subsequent to the 60 days' time from the date of this Mortgage, declining to i as a said Note and this Mortgage, being deemed conclusive proof of such ineligibility), the Mortgagee or the holder of the Note may, at its optimal declare all sams 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 sail debt is declared to be due, the Mortgagee shall have the right immediately to foreclose this Mortgage, and upon the filling 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 at the time of such applications for appointment of a receiver, or for an order to place Mortgagee in possession of the premises of the person or persons liable for the payment of the indebications receiver and without regard to the value of said premises or whether the same shall then be occupied by the owner of the equity of retraption, 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 said 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, cost, 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 Nigritudes, 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 sold 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 an our is as are reasonably necessary to carry out the provisions of this paragraph.

AND IN CASE OF FORECLOSURE of this Mortgage by said Mortgage in any court of aw 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 cereof 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 halebradness 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 proceed of any sale made in pursuance of any such decree: (1) All the costs of such sult or suits, advertising, sale, and conveyance, including attorneys', solicitors', and stenographers' fees, outlays for documentary evidence and cost of said abstract and examination of (tile; (2) all the no less advanced by the Mortgagec, if any, for the purpose authorized in the Mortgage with interest on such advances at the rate set forth in the form the time such advances are made; (3) all the accrued interest remaining unpaid on the indebtedness hereby secured; (3) all the said principal money remaining unpaid. The overplus of the proceeds of sale, if any, shall then be paid to the Mortgagor.

If 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 Mortgagoe will, within (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 Mortgager to any successor in interest of the Mortgagor shall operate to release, in any manner, the original liability of the Mortgagor.

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 wirtue of this instrument; not to sulfer any lien of mechanics men or material men to attach to said premises; to pay to the Mortgagee, as hereinafter provided, until said More 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 premises, upon the Mortgager on account of the ownership thereof; (2) n sum sufficient to keep all buildings that may at any time be on said premises, during the continuance of said indebtedness, insured for the Mortgagee in such forms of insurance, and in such amounts, as may be required by the Mortgagee.

In case of the refusal or neglect of the Mortgagor to make such payments, or to satisfy any prior lien or incumbrance other than that for texace or assessments, 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 premiums, when due, and may make such repairs to the property herein mortgaged as in its discretion it may deem necessary for the proper premiums, when due, and may courted by this mortgage, to be paid out of proceeds of the mortgaged premises, if not otherwise paid by the Mortgagor.

It is expressly provided, however (all other provisions of this mortgage to the contrary notwithstanding), that the Mortgagee shall not be required not 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 Mortgagor 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 forteiture of the said premises or any part thereof to satisfy the same.

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That privilege is reserved to pay the debt in whole or in part on any installment due dute.

That, together with, and addition to, the monthly payments of the principal and interest payable under the terms of the Note secured hereby, the Notegagor will lay to the Mortgager, on the first day of each month until the said Mote is fully paid, the following sums:

(a) An amount sufficient to Dr. Wide the holder hereof with funds to pay the next mortgage insurance premium if this instrument and the Secretary the Actes secured hereby are may ted, or a monthly charge (in lieu of a mortgage insurance premium) if they are may ted, or a monthly charge (in lieu of a mortgage insurance premium) if they are may the Secretary

of Housing and Urban Developing as follows:

(1) If and so long as said Ween, near the factor of a month gage managed under the provisions of the Mathonal of Housing Act, an amount sufficient to accumulate in the hands of the holder one (1) month prior to its due thate 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 Mathonal Housing Act, as amended, and applicable Regulations thereunder; or and Orban Development pursuant to the Mathonal Housing Act, as amended, and applicable Regulations thereunder; or monthly charge (in lieu of even of each this instrument are held by the Secretary of Housing and Urban Development, a monthly charge (in lieu of a mortgage instrument are held by the Secretary of Housing and Urban Development, a monthly charge (in lieu of a mortgage instrument and aliance due on the Mote computed without taking into account delinquencies of account of the average outstand a palance due on the Mote computed without taking into account delinquencies of account.

(b) A sum equal to the ground rents, if any, next due, plas the premiums that will next become due and payable on policies of fire and

other hazard insurance covering the snortgaged prope (1, 1 lus taxes and assessments next due on the mortgaged property (all as essimated by the shortgagee) less all sums already paid therefor divided by the number of months to elapse before ane month prior to the date when such ground rents, premiums, taxes and assessments; and tente, auch sums to be held by Mortgagee in trust to pay said ground rents, premiums, taxes and speciel is a essments; and

All payments mentioned in the two preceding subsections of this pure and all payments to be made under the Note secured hereby shall be added together and the aggregate amount thereof and 1b paid by the Mortgagor each month in a single payment to be applied by the Mortgagor each month in a single payment to be applied by the Mortgagor each month in a single payment to

(f) premium charges under the contract of inautuance with the Secretary 51: Lousing 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, and other hak'vet maurance premiums: (111) Interest on the More secured hereby, and

(V1) amortization of the principal of the said Note.

Any deficiency in the amount of any such aggregate monthly payment shall, unless a add good by the Mortgagor prior to the due date of the next such payment, constitute an event of default under this mortgage. The Antigage may collect a "late charge" not to exceed four cents (46) for each dollar (51) for each payment more than filteen (15) cays in attents, to cover the extensional investigation of the payment of the contraction of the contraction

involved in handling delinquent payments.

AND SAID MORTGAGOR covenants and agrees:

If the total of the payments made by the Mortgagor under subsection (b) of the preceding paragraps which exceed the amount of the payments mede by the Mortgagor to ground cents, taxes, and nascaments, or insurance premiums, at the case may be, such excess, the monthly payment made by the Mortgagor under subsection (b) of the preceding paragraph, or refunded to five Mortgagor, the monthly payment made by the Mortgagor under subsection (b) of the preceding paragraph, on relunded to five Mortgagor shall pay to the Mortgagor and subsection (b) of the preceding paragraph shall not be sufficient to pay ground tents, taxes, assessments, or insurance premiums, as the case may be, when the such shall be. One due and paymble, then Mortgagor shall pay to the Mortgagor shall pay to the Mortgagor shall pay to the Mortgagor shall be due. If at any time the Mortgagor shall tender to the Mortgagor shall to a such and assessments, or insurance premiums and the deficiency, on or before the du. When payment of such such as the mount of such made up the clottengor shall tender to the Mortgagor shall to a second of such account of the Mortgagor shall tender to the Mortgagor shall to a such and the Mortgagor shall to the Mortgagor shall to the Mortgagor shall to the Mortgagor shall to the tookshore of the Mortgagor shall to the second the Mortgagor shall to be tookshore of the Mortgagor shall to the second to the second of the Mortgagor shall to the Stortgagor shall be tookshore of the Mortgagor shall to the second to the second of the Mortgagor shall be such that the Mortgagor shall be such that such the Mortgagor shall be such that the Mortgagor shall be such that the Mortgagor shall the Mortgagor shall be such that such the Mortgagor shall be such that such that secure the Mortgagor shall be such that the Mortgagor shall the Mortgagor shall be such that such that such that secure the such that such that shall shall shall shall shall be such that the such that such the such that secure the such that the Mortgagor shall be such tha under subsection (a) of the preceding paragraph.

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