

UNOFFICIAL COPY

FOR THE PROTECTION OF THE OWNER, THIS RELEASE SHALL BE FILED WITH THE RECORDER OF DEEDS OR THE REGISTRAR OF TITLES IN WHOSE OFFICE THE MORTGAGE OR DEED OF TRUST WAS FILED.

3718315

TORRENS

RELEASE OF MORTGAGE 01-10512871

KNOW ALL MEN BY THESE PRESENTS, That the GreatAmerican Federal Savings and Loan Association of Oak Park, Cook County, Illinois, a corporation of the United States of America, does hereby certify that a certain Indenture of Mortgage, bearing date the 22ND day of MARCH, 1986, made and executed by CARL R. HASEMAN AND GREER E. HASEMAN, MARRIED TO EACH OTHER AND of the VILLAGE of RIVER FOREST OF COOK County, Illinois, to the said GreatAmerican Federal Savings and Loan Association, and DONALD H. HOCKSTEIN MARRIED TO JANE HOCKSTEIN (registered) in the Recorder's (Registrar's) Office of COOK County, Illinois, on the 31ST day of MARCH, 1986, said mortgage being recorded (registered) in Book 350, 4645, Page 350, 4645, as Document No. 350, 4645, covering premises therein described as follows: AND SAID ASSIGNMENT OF RENTS BEING RECORDED ON THE 31ST DAY OF MARCH 19 86 AS DOCUMENT NO. 350 4646 COVERING PREMISES THEREIN DESCRIBED AS FOLLOWS:

NORTH 60 FEET OF LOT 17 IN RANSON'S SUBDIVISION OF THE WEST 1/2 OF THE NORTH 1/2 OF THE EAST 1/2 OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 12, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PERMANENT INDEX NUMBER: 15-12-307-007

COMMONLY KNOWN AS: 240 FOREST AVENUE RIVER FOREST, ILLINOIS 60305

is together with the Note accompanying said Mortgage, fully paid, satisfied, released and discharged.

WITNESS the hand of CHARLES E. LUTES and the attestation of WILLIAM C. ELDRIDGE, VICE-President and ASST-Secretary respectively, of said GreatAmerican Federal Savings and Loan Association, who have been duly authorized by said Association to execute this release on its behalf and to affix its seal thereto.

Dated this 20TH day of JUNE, 1988.

GreatAmerican Federal Savings and Loan Association By [Signature] VICE-President

Attest: [Signature] ASST-Secretary

State of Illinois ss. County of Cook

I, MARGARET FORTUNA, a Notary Public in and for the aforesaid County and State, do hereby certify that CHARLES E. LUTES and WILLIAM C. ELDRIDGE, known to me to be the VICE-President and ASST-Secretary, respectively, of the GreatAmerican Federal Savings and Loan Association, whose names are subscribed to the foregoing Release, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said Release as and for the free and voluntary act of said Association, for the uses and purposes therein set forth.

Given under my hand and official seal this 20TH day of JUNE, 1988.

Notary Public Seal for Margaret Fortuna, Cook County, Illinois, expires Sept. 13, 1991

THIS DOCUMENT WAS PREPARED BY JAMES D. O'MALLEY For GreatAmerican Federal Savings and Loan Association 1001 Lake Street, Oak Park, Illinois 60301

[Signature] Notary Public CARL R. AND GREER E. HASEMAN DONALD H. AND JANE HOCKSTEIN 240 FOREST AVENUE RIVER FOREST, ILLINOIS 60305

LEGAL FOLLOWING MORTGAGE CANCELLED NOTE EXHIBITED

PT 8-25-02

3718315

3718315

UNOFFICIAL COPY

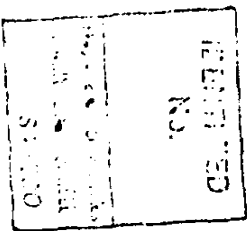
Property of Cook County Clerk's Office

3718315
10-27-27

3718315

3718315

COOK COUNTY CLERK'S OFFICE
JUL 27 11:27 AM '27



CHICAGO IL 60602

813-05-026

UNOFFICIAL COPY

FEDERAL TAX LIEN AFFIDAVIT

(PLEASE PRINT OR TYPE)

State of Illinois }
County of Cook }

Elizabeth Harris

being duly sworn, upon oath states that she

is 35 years of age and

1. has never been married

2. the widow(er) of _____

3. married to _____

said marriage having taken place on _____

4. divorced from _____

date of decree _____

case _____

county & state _____

Affiant further states that her social security number is 425-94-4542 and that there are no United States Tax Liens against her

Affiant further states that during the last 10 years, affiant has resided at the following address and none other:

FROM (DATE)	TO (DATE)	STREET NO.	CITY	STATE
1980 5/22/82	1982 6/88	7942 Ingleside 3407 Paxton	Chicago Chicago	IL IL

Affiant further states that during the last 10 years, affiant has had the following occupations and business addresses and none other:

FROM (DATE)	TO (DATE)	OCCUPATION	EMPLOYER	ADDRESS (STREET NO.) CITY STATE
8/79	6/88	Acct's Rec. Asst.	180 N. Wacker	Chicago, IL 60606

Affiant further states that affiant makes this affidavit for the purpose of inducing the Registrar of Titles, Cook County, Illinois to issue his Torrens Certificate of title free and clear of possible United States Tax Liens.

(EH) Elizabeth Harris

Subscribed and sworn to me this

22nd day of June, 1988

Sharon L. Westbrook

UNOFFICIAL COPY

0 0 / 1 / 7 5 0

FHA ASSUMPTION RIDER

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 12 or 24 months after the date on which the mortgage is endorsed for insurance, to a purchaser whose credit has not been approved in accordance with the requirements of the Commissioner.

Claude A Harris
Mortgagor CLAUDE A. HARRIS

6/22/88
Date

Mary B Harris
Mortgagor MARY B. HARRIS

6/22/88
Date

Elizabeth Harris
Mortgagor ELIZABETH HARRIS

6/22/88
Date

UNOFFICIAL COPY

3717980

0071 / 7792966

State of Illinois

Mortgage

FHA Case No.:

131,5455082-703-2036

This Indenture, Made this **22ND** day of **JUNE**, 19**88**, between **CLAUDE A. HARRIS, A BACHELOR, MARY B. HARRIS, A WIDOW AND ELIZABETH HARRIS, A SPINSTER**, Mortgagee, 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 **THIRTY SIX THOUSAND EIGHT HUNDRED SIXTY FOUR AND 00/100** Dollars (\$ **36,864.00**)

payable with interest at the rate of **TEN AND 000/1000** per centum (**10.000** %) per annum on the unpaid balance until paid, and made payable to the order of the Mortgagee at its office in **27555 FARMINGTON ROAD/P.O. BOX 1505, FARMINGTON HILLS, MICHIGAN 48333**, 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 NINETY SIX AND 15/100 Dollars (\$ **396.15**) on **AUGUST 01ST**, 19**88**, and a like sum on 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** 20**03**.

Now, therefore, the said Mortgagor, for the better security 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:

LOT TWO HUNDRED FIFTY ONE (251) IN E.B. SHOGREN AND COMPANY'S JEFFERY HIGHLANDS, IN SECTION THIRTY SIX (36), TOWNSHIP THIRTY EIGHT (38) NORTH RANGE FOURTEEN (14), EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO PLAT DOCUMENT NUMBER 65981 FILED IN THE REGISTRAR'S OFFICE ON OCTOBER 26, 1916, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: **8407 S. PAXTON, CHICAGO, ILLINOIS**

60617

20-36-411-003 VOL. 273

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.

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 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-family programs of the National Housing Act which provide for periodic Mortgage Insurance Premium payments.

TSA #10-16271 SW

AFFIDAVIT OF NO U.S. TAX LIEN ATTACHED

3717980

UNOFFICIAL COPY

IN DUPLICATE

3717980

1988 JUN 23 AM 11:20
HARRY (BUS) YORELL
REGISTRAR OF TITLES

PREPARED BY AND WHEN RECORDED, RETURN TO:
CAROL WEBB
F REMAN'S FUND MORTGAGE CORPORATION
15601 S CIERO
OAK FOREST IL 60452
BOX 64

Submitted to:
Address:
Promise:
Deliver copy to:
Address:
3717980

Deed:
3717980
Mortgage:
SAIACO

SAFECO TITLE INSURANCE CO.
2 N. LA SALLE ST.
SUITE 1700
CHICAGO IL. 60602

15A1637

Property of Cook County Clerk's Office

Doc. 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

MY COMMISSION EXPIRES 11/21/89

Given under my hand and Notarial Seal this

22nd

day

of

JUNE A.D. 1988

Notary Public

Harold J. Westbrook

I, THE UNDERSIGNED, a notary public, in and for the county and State of Illinois, do hereby certify that CLAUDE A. HARRIS, A BACHELOR, MARY B. HARRIS, A WIDOW and ELIZABETH HARRIS, A SPINSTER are 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.

State of Illinois
County of COOK

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

CLAUDE A. HARRIS

Mary B. Harris

ELIZABETH HARRIS

Elizabeth Harris

UNOFFICIAL COPY

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 90 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 90 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 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 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.

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 Mortgagee will, within sixty (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.

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 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.

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 to improve, repairs, situated thereon, so long as the Mortgagee shall, in good faith, prosecute 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.

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.

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

(2) 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 rent, 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:

(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;

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

(3) Interest on the note secured hereby;

(4) Amortization of the principal of the said note; and

(5) 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 day or 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, 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 order 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 partial 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 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 Mortgagee 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.

3717980