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MORTGAGE RIDER

THIS RIDER, DATED THIS 2 DAY OF July 19 88, AMENDS THE MORTGAGE
OF EVEN DATE BY AND BETWEEN Muto's, THE Buyers
AND O'Donnell THE Seller, AS FOLLOWS:

THE MORTGAGE 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 THEN BY DEVISE,
DESCENT OR OPERATION OF LAW" BY THE MORTGAGOR, PERSUANT 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 WHO'S CREDIT HAS BEEN APPROVED IN ACCORDANCE WITH THE REQUIREMENTS OF THE
COMMISSIONER.

IN WITNESS WHEREOF, the undersigned HAS SET HIS HAND AND SEAL DATE AND YEAR
FIRST OF FORESAID.

BUYER Angela Muto

BUYER Christy J. Muto

DATE 7-20-1988

SIGNED SEAL AND DELIVERED:

[Signature]
NOTARY PUBLIC

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Property of Cook County Clerk's Office

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State of Illinois

Mortgage

FHA Case No. 131: 5396822-703

This instrument, made this 10 day of July, 19 88, between

Angelo Muto and Cindy Muto, his wife, Mortgagee, and
Mid City Mortgage Corporation, Mortgagor, and

a corporation organized and existing under the laws of The State of Delaware, Mortgagor.

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

***Fifty Two Thousand 100 Hundred and no/100----- Dollars (\$ 52,900.00-----)
payable with interest at the rate of 10.5 Ten and One Half***
per centum (10.5 %) per annum on the unpaid balance until paid, and made payable to the order of the Mortgagee at its office in

Chicago, Illinois, 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

***Four hundred Eighty 30 Three and 30/100----- Dollars (\$ 483.90-----)
on the first day of September 1st, 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 August, 20 1

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 agreements herein contained, does by these presents Mortgage and Warranty unto the Mortgagee, its successors or assigns, the following described Real Estate situated, lying, and being in the county of Cook and the State of Illinois, to wit:

Lot 12, the East half of Lot 13, in block 9 in John F. Eberhart's Subdivision of the Northeast 1/4 of Section 13, Township 38 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

PTN: 19-23-219-011
Commonly known as: 3229 N. 65th St., Chicago, Il. 60629

THIS INSTRUMENT PREPARED BY: DONNA DAVIS
PLEASE MAIL TO: MID CITY MORTGAGE CORP.
1833 W. 103RD ST.
CHICAGO, IL. 60643

X see attached mortgage

Together with all and singular the tenements, edificaments 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 Mortgagee, in and to said premises.

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

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NOTE IDENTIFIER

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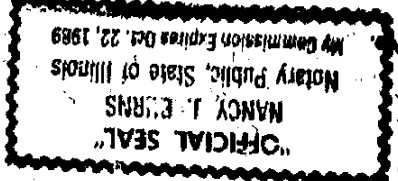
7255555
 7255666
 Notarized by _____
 Address _____
 Delivered to _____
 Address _____
 Deed to _____
 Address _____
 Notarized _____
 Property of _____
 Heritage Title Co.
 5849 W. Lawrence
 Chicago, Ill. 60630

5887785

7255666

1980 JUL 22 11 28 AM
 NOTARY PUBLIC
 STATE OF ILLINOIS

at _____ o'clock _____ m., and duly recorded in Book _____ of _____
 County, Illinois, on the _____ day of _____ A.D. 19__



Filed for Record in the Recorder's Office of _____
 day _____ A.D. 19__

Given under my hand and Notarial Seal this _____ day _____ A.D. 19__
 free and voluntary act for the uses and purposes therein set forth, including the release and waiver of the right of homestead,
 signed, sealed, and delivered the said instrument as _____
 subscribed to the foregoing instrument, appeared before me this day in _____
 his wife, personally known to me to be the same _____
 a notary public, in and for the county and State _____

State of Illinois
 County of _____

Witness the hand and seal of the Mortgagee, the day and year first written.
 _____ (Seal) _____
 Angelo Muto
 _____ (Seal) _____
 Cindy L. Muto, his wife

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of loss if not made promptly by Mortgagor, company concerned is hereby authorized and permitted to make payment for such loss directly to the Mortgagee, Mortgagor and the Mortgagee jointly, and the proceeds of such insurance, or any part thereof, may be applied by the Mortgagee to the reduction of the indebtedness secured hereunder, or to the restoration or repair of the property damaged, or to the payment of the principal of this mortgage or other transfer of property in extinguishment of the indebtedness, or to the satisfaction of any right, title and interest of the Mortgagor in the property, or to the purchase of any insurance policies then in force shall pass to the purchaser or grantee.

That if the premises, or any part thereof, be taken, or shall be taken, by any power of eminent domain, or acquired by the public use, the damages, proceeds, and the consideration for the acquisition, to the extent of the full amount of indebtedness secured hereunder, shall be 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 the note secured hereby not be eligible for insurance under the National Housing Act, within the time specified in the written statement of an authorized agent of the Secretary of Housing and Urban Development dated subsequent to the time from the date of this mortgage, declining to insure said note and this mortgage being deemed conclusive evidence of such ineligibility, the Mortgagee or the holder of the note may, at its option, declare all sums secured hereby immediately due and payable. Notwithstanding the foregoing, this option may not be exercised by the Mortgagee when the ineligibility for insurance under the National Housing Act is due to the Mortgagor's failure to remit the mortgage insurance premium to the Department of Housing and Urban Development.

In the Event of default in making any monthly payment provided for herein and in the note secured hereby, or in the event 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 in court in which such bill is filed may at any time hereafter, either before or after sale, and without notice to the 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, apply for an order to place the Mortgagee in possession of the premises and without regard to the value of said premises or whether the same shall be then occupied by the owner of the equity of redemption, as aforesaid, or to appoint a receiver for the benefit of the Mortgagee, to collect the rents, issues, and profits of the said premises during the pendency of such foreclosure suit and, in case of default 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; and (4) all the said principal money remaining unpaid. The overplus of the proceeds of the sale, if any, shall be paid to the Mortgagor.

If the 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 thirty (30) days after written demand therefor by Mortgagor, execute a release or satisfaction of this mortgage, and Mortgagor hereby waives the benefits of all statutes or laws which require the earlier execution or delivery of such release or satisfaction by Mortgagee.

It is Expressly Agreed that no extension of the time for payment of the debt hereby secured given by the Mortgagee to any successor in interest of the Mortgagor shall operate to release, in any manner, the original liability of the Mortgagor.

The Covenants Herein Contained shall bind, and the benefits and advantages shall inure, to the respective heirs, executors, administrators, successors, and assigns of the parties herein. Wherever used, the singular number shall include the plural, the plural the singular; and the masculine gender shall include the feminine.

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That the 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 pay-

And as Additional Security for the payment of the indebtedness hereunder 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.

under subsection (a) of the preceding paragraph as a credit against the amount of principal then remaining unpaid under said note. And as Additional Security for the payment of the indebtedness hereunder 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.

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