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This is to certify that XXXX(we), Richard C. Kramer and Susan M. Kramer, his wife 488 purchasing the subject property through an un-insured loan. (12x(we) understand that the loan was approved on the basis that (we) will occupy one of the units in this property. Alax (We) understand that occupancy is a condition under which DAMEN SAVINGS AND LOAN ASSOCIATION is making and funding this luan in the amount of \$ 67,500.00 IXX (We) will use one of the units as (my) (our) personal and principal residence. Should 12 (we), the Borrower(s), fail to own and occupy the premines at 9224 S. Central Park, Evergreewiffin 30 days following the clusing of this loan, the Lender may do the following: Without the necessity of notice to Borrower(s), accelerate and declare immediately due and payable the entire principal balance and all accived and inpaid interest on the Loan and Note. Borrower(s) hereby acknowledge (maxand understanding that in the event of any such acceleration, and provided Borrower(s) fail(s) promptly then fully to pay and discharge the entire principal balance and all accrued and unpaid interest on the Loan. Lender may, in addition to such other remedies as may then be available to Lender, proceed to foreclose upon the premises by judicial foreclosure proceedings or private trustee's foreclosure, or as may otherwise be provided by applicable law. The undersigned further agrees that if they do not take possession of the premises legally described in the mortgage within 30 days after the disbursement of the mortgage, then at the election of the Association, the undersigned shall pay interest at the rate of two percent (2%) per annum above the stated interest rate provided therein on the unpaid balance of the indebtedness. This rate may be charged so long as said default shall conclude-IN WITNESS WHEREOF, Borrower(s) have executed this instrument at on DEO 2319 1 CHICAGO, ILLINOIS Subscribed and Sworp to before me this 32 Biday my the trate Buch They had ULISTE of December with the second My commission expires I. NORBERT A MEASTER . Stroney for PURCHASERS , have read, approved and explained this affidavit to my clients. They fully understand the consequences should they not fulfull the conditions of this martange.

noun M. Ellasuk

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Comment of the following अवन्यत्रे भूत्री वक्षान 化聚化 化环苯二甲酰苯甲酰氯甲酰苯胂 的物产工人工的指挥等在一层的量 "なり、ずれりってしな」 知めご

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1	\mathcal{L}	1	2	RIC	HAR	D C.	KRA	MER	AND	SUSAN	м. 1	CRAMER,	HIS	WIFE	<u>;</u>

Village of Marrionetta Parkcounty or

berginafter referred to as the Mortgagor, does hereby Mortgage and Warrant to

DAMEN SAVINGS AND LOAN ASSOCIATION

a corporation organized and existing under ti	he laws of the	State of Illinois,	hereinafter roferre	ed to a	s the Mortgages,	the fol-
lewing real satate, situated in the County of	***************************************	Cook	****************************	in the	State of Elinois	, de poit:

Lot 11 Lot 12 in Block "B" in First Addition to Evergreen Pack, being a Subdivision of the South three quarters of the East half of the East half of the cast half of the Southwest quarter of Section 2, Town 37 North, Range 13, East of the Third Principal Meridian de

9224 South Central Park, Permanent Index # 24-60642 Evergreen Park Illinois 24-02-313-035 and A 24-02-313-036 A

"This mortgage hereby incorporates the Affidavit of Occupancy dated December 23, 1988."

TOGETHER with all buildings, improvements, fixture or appurtenances now or hereafter erected thereon, for whing all apparatus, equipment, fixtures or articles, whether in single units or centrally controlled, used to supply heat, gas, our conditioning, water, light, power, refrigeration, ventilation or otherwise and any other thing now or hereafter therein or thereose the furnishing of which by lessors to lessess is customary or appropriate, including screens, window shades, seven deers and windows, floor coverings, acreen doors, venetian blinds, in-a-for back, awnings, stoves and which shades--isle which are declared to be a part of said real estate whether physically attached thereto or noti; and also together with all community and the rents, issues and profits of said premises which are hereby player, assigned, transferred and set over unto the Mortgages.

TO HAVE AND TO HOLD all of said property unto said (fortgrave forever, for the uses hardin set forth, \$100 first and rights and benefits under the Homestead Exemption Laws of the State of Villauis, which said rights and harmins said Mortgages does hereby release and waive.

TO SECURE the payment of a certain indebtedness from the Mortgagor to the Mortgagor evidenced by a note made by the Mortgagor in favor of the Mortgages, bearing even date herewith in the win A.

SIXTY SEVEN THOUSAND FIVE HUNDRED AND NO/100--- Speilars is 67,500:00 , which make

together with interest thereon as provided by said note, is payable in monthly installed by of There are not the said note, is payable in monthly installed by

February 1, 1989 will the entire som to poid day of each month, commencial with

It is further agreed and understood by and between the partier hereto that should the above for the setats, at any time hereafter, he sold or title thereto transferred by deed of conveyance or by operation of tay, then it amount of printipal helence then remaining due secured by this mortgage shall become immediately due and payable at ray time hereafter at the option of the owner or holder of this mortgage, Acceptance of any monthly installment payments on assemble of sold obligation by the owner or holder of this mortgage shall not, in any way, constitute a waiver by the owner or holder of the entire obligation secured by this mortgage.

To secure performance of the other agreements in said note, which are hereby incorporated herein and mode a pert hereof, and which provide, among other things, for an additional monthly payment of one-twelfth (1/12th) of the antimated annual taxes, assessments, insurance premiums and other charges upon the mortgaged premises. And to secure possible future advances as hereinsfur provided and to secure the performance of the Mortgagor's coverants herein contained.

THE MORTGAGOR COVENANTS:

- (1) To pay immediately when due and payable all general taxes, special taxes, special assessments, water charges, sewer service charges and other taxes and charges against said property, including those he stefare due, (the monthly payments provided by said note in anticipation of such taxes and charges to be applied thereto), and to furnish the Mortgager, upon request, with the original or duplicate receipts therefor.
- 12) To keep the improvements now or hereafter situated upon said premises insured against loss or damage by firs, fight-ning, windstorm and such other hazards, including liability under laws relating to intoxicating liquors and including hazards not now contemplated, as the Mortgagee may reasonably require to be insured against, under policies providing for payment by the insurence companies of moneys sufficient either to pay the cost of replacing or repairing the same or to pay in full the indebtedness secured hereby, in such companies, through such agents or brokets, and in such form as shall be satisfactory to the Mortgagee. Such insurance policies, including additional and senewal policies shall be delivered to and kept by the Mortgagee and shall contain a clause satisfactory to the Mortgagee making them payable to the Mortgagee as its interest may appear.
- (3) To promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or destroyed; to keep said premises in good condition and repair, and free from any mechanic's or other lien or claim of lien not expressly subordinated to the lien hereof; not to suffer or permit any unlawful use of or any husanes to exist on said property nor to diminish nor impair its value by any set or omission to set; to comply with all requirements of law with respect to the mortgaged premises and the use thereof;
- (6) That if the Mortgagor shall procure contracts of insurance upon his life and disability insurance for loss of time by socidental injury or sickness, or either such contract, making the Mortgages assigned thereunder, the Mortgages may pay the sceniums for such insurance and add said payments to the principal indebtedness secured by this mortgage to be repuld in the same manner and without changing the amount of the monthly payments, unless such change is by cuttal consent.

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