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03733093

LOAN# 04123
CASE# 131/5677/82-703

FHA MORTGAGE ACCELERATION CLAUSE

All FHA Mortgages - Effective 12/31/08

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 than by devise, descent or operation of law) by the mortgagor, pursuant to a contract of sale executed no later than 12 months after the date on which the mortgage is executed to a purchaser whose credit has not been approved in accordance with the requirements of the Commissioner. If the property is not the principal or secondary residence of the mortgagor, "24 months" must be substituted for "12 months."

X Sergio R. Flores
Borrower **SERGIO R. FLORES**

April 10, 1989
Date

X Martha O. Flores
Borrower **MARTHA O. FLORES**

April 10, 1989
Date

Borrower _____

_____ Date

Borrower _____

_____ Date

State of Illinois

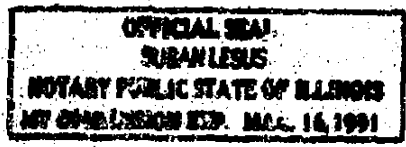
County of Cook

SS.

66060912

I, the undersigned, a notary public in and for the said County, in the State aforesaid, DO HEREBY CERTIFY that SERGIO R. FLORES and MARTHA O. FLORES, His Wife personally known to me to be the same person S whose name S subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that No Y signed, sealed and delivered the said instrument as THEIR free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 18th day of April, 1989.



Susan Lesus
Notary Public

Commission Expires _____

This instrument was prepared by Midwest Funding Corporation
1020 31st Street, Suite 401, Downers Grove, Illinois 60515

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ES140

AM404

COY-4077731-881

888A0

BOARD OF SUPERVISORS

OF THE COUNTY OF COOK

RESOLUTION NO. 111111

WHEREAS, the Board of Supervisors of Cook County, Illinois, has received a petition from the Board of Directors of the Cook County Board of Supervisors, and the Board of Supervisors has considered the same and has determined that it is in the best interests of the County to grant the same;

AND WHEREAS, the Board of Supervisors has determined that it is in the best interests of the County to grant the same;

IT IS THE ORDER OF THE BOARD OF SUPERVISORS that the Board of Directors of the Cook County Board of Supervisors be and they are hereby authorized to execute and deliver to the Board of Supervisors a resolution of the Board of Supervisors of Cook County, Illinois, in and to the effect hereinabove set forth.

IN WITNESS WHEREOF, the Board of Supervisors has caused this resolution to be signed by its Clerk and its Secretary, and the same to be attested by its Clerk, this 11th day of January, 1981.

ATTEST:

CLERK OF BOARD OF SUPERVISORS

COMMISSIONER OF STATE LANDS
JAN 13 1981

RECORDED

NOTARIAL PUBLIC

3788993

Form 104123

131547783-701

of Illinois

Mortgage

This instrument, made this 18th day of April, 1989, between
DORIS E. FLORES and MARTHA O. FLORES, His Wife

SOCOR MORTGAGE CORPORATION

a corporation organized and existing under the laws of the State of Illinois

Witnesseth: That whereas the Mortgagee is justly indebted to the Mortgagor, as is evidenced by a certain promissory note bearing date and hereunto, in the principal sum of Fifty-three thousand six hundred fifty and 00/100 Dollars (\$53,650.00)

payable with interest at the rate of Eleven percent (11.0000%) per annum on the unpaid balance until paid, and made payable to the order of the Mortgagee, at its office at

1235 SOUTH CLEVELAND AVENUE CRESTWOOD, ILL. 60445

or such other place as the Mortgagee may designate in writing, and delivered; the said principal and interest being payable in monthly installments of Five hundred ten and 93/100 Dollars (\$510.93)

on the first day of June, 1989, 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 May, 1999.

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 Warrant unto the Mortgagee, its successors or assigns, the following described Real Estate shown, lying, and being in the county of COOK and the State of Illinois, to wit:

THE NORTH 3 FEET OF THE EAST 32 FEET OF LOT 33 AND ALL OF LOT 34 IN BLOCK 18 IN THE UNION NATURAL LIFE INSURANCE COMPANY'S SUBDIVISION OF (EXCEPT THE SOUTH 100 ACRES THEREOF), SECTION 19, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

THE RIDER TO STATE OF ILLINOIS FHA MORTGAGE ACCELERATION CLAUSES APPLICABLE HEREIN AND HERETO OF EVEN DATE HEREWITH IS INCORPORATED HERIN AND Y.A. CHANGES AND AGREEMENTS OF THE RIDER SHALL APPLY AND SUPPLEMENT THE COVENANTS AND AGREEMENTS OF THIS MORTGAGE AS IF THE RIDER WERE A PART HEREOF.

Book 6 14-19-212-035
Also known as 1329 SOUTH WEST AVENUE, BRIGHTON

Together with all and singular the tenements, buildings and appurtenances thereto in anywise belonging, and the rents, issues, and profits thereof; and all services 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 existing on said land, and also all the debts, rights, title, and claims of the said Mortgagee 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 require a One-Time Mortgage Insurance Premium payment (including sections 2036(a) and (b)) in accordance with the requirements for these programs.

NOTE: THIS INSTRUMENT IS A COPY OF THE ORIGINAL INSTRUMENT FILED IN THE PUBLIC RECORDS OFFICE OF COOK COUNTY, ILLINOIS.

3788993

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BLIND COPY IN DUPLICATES

6088093

89 APR 19 AM 10:20
CAROL MOSELEY BILAU
REGISTRAR OF TITLES

Submitted By	Address	Pic	Delivered to	Address	Delivered to	Address	Delivered to	Address	Delivered to	Address	Delivered to

LL

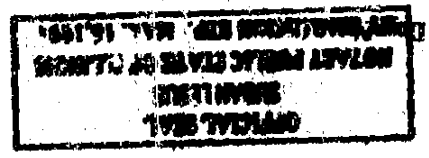
6088093

COUNTY TITLE CO. OF ILLINOIS
120 WEST MADISON
CHICAGO, ILLINOIS 60601
BOX 97

NA156115

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 _____



Notary Public

[Signature]
APR 19 89

Given under my hand and Notarial Seal this _____ day of _____ 1989

free and voluntary act for the use and purpose of the said person and acknowledged that _____ and _____ are _____ and _____ of _____ Do hereby certify that _____

State of Illinois _____ County of Cook _____

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

[Signature]
Notary Public

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of and if not made promptly by Mortgagor, and each insurance policy so obtained 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 sixty days from the date hereof (written statement of an officer of the Department of Housing and Urban Development or authorized agent of the Secretary of Housing and Urban Development dated subsequent to the sixty days time from the date of this mortgage, declining to insure (a) note and this mortgage being deemed conclusive proof of such fact (b) (y), 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 Mortgagee's failure to remit the National Housing Act is due to the Mortgagee'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 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 application 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 be then 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 liabilities for the protection and preservation of the property.

Whenever the said Mortgagee shall be obliged in connection 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 heretofore described; and employ other persons and expend 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 attorney or solicitor 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 suit, advertising, sale, and conveyance, including attorney's, stenographers', and notaries' 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 surplus of the proceeds of the sale, if any, shall then 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 Mortgagee, 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 Mortgagee.

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. Whenever used, the singular number shall include the plural, the plural the singular, and the masculine gender shall include the feminine.

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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 purpose 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 to said Mortgagee does hereby expressly release and waive.

And said Mortgagee covenants and agrees:

To keep said premises in good repair, and not to demolish, 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 liens, or of the county, town, village, or city in which the said land is situated, upon the Mortgagee's account of the ownership thereof; (2) a sum sufficient to keep all buildings (not 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 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, that 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 lien upon or against the premises described herein or any part thereof or the improvement situated thereon, so long as the Mortgagee shall, in good faith, conduct 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 lien so contested and the sale or forfeiture of the said premises, or lien so contested to satisfy the same.

And the said Mortgagee further covenants and agrees as follows:

That he will promptly pay the principal of and interest on the indebtedness evidenced by the said note, at the times and in the manner therein provided. 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) 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

That the Mortgagee 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 provided for by agreement of which has not been made heretofore. 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, as payable clauses in favor of and in form acceptable to the Mortgagee. In event of loss Mortgagee will give immediate notice by mail to the Mortgagee, who may make good.

And he shall maintain Security for the payment of the indebtedness evidenced by the said note, and profits now due or which may hereafter become due for the use of the premises heretofore described.

And he shall 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 provided for by agreement of which has not been made heretofore. 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, as payable clauses in favor of and in form acceptable to the Mortgagee. In event of loss Mortgagee will give immediate notice by mail to the Mortgagee, who may make good.

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Correct