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VA ASSUMPTION RIDER TO THE
MORTGAGE/DEED OF TRUST

This Rider, dated this 4th day of May 19 89, amends the
Mortgage/Deed of Trust of even date by and between

Brad Richmond and Allie L. Richmond husband and wife

, hereafter referred to as Mortgagor/Grantor, and
American States Mortgage, Inc.

, hereafter referred to as Mortgagee or Holder of the Note, with the following provisions:

This loan is immediately due and payable upon transfer of the property securing such loan to any transferee, unless the acceptability of the assumption of the loan is established pursuant to section 1817A of Chapter 37, Title 38, United States Code.

A fee equal to one-half of 1 percent of the balance of this loan as of the date of transfer of the property shall be payable at the time of transfer to the loan holder or its authorized agent, as trustee for the Administrator of Veterans Affairs. If the assumer fails to pay this fee at the time of transfer, the fee shall constitute an additional debt to that already secured by this instrument, shall bear interest at the rate herein provided, and, at the option of the payee of the indebtedness hereby secured or any transferee thereof, shall be immediately due and payable. This fee is automatically waived if the assumer is exempt under the provisions of 38 United States Code 1829(b).

Upon application for approval to allow assumption of this loan, a processing fee may be charged by the loan holder or its authorized agent for determining the creditworthiness of the assumer and subsequently revising the holder's ownership records when an approved transfer is completed. The amount of this charge shall not exceed the maximum established by the Veterans' Administration for a loan to which section 1817A of Chapter 37, Title 38, United States Code applies.

If this obligation is assumed, then the assumer hereby agrees to assume all of the obligations of the veteran under the terms of the instruments creating and securing the loan, including the obligation of the veteran to indemnify the Veterans Administration to the extent of any claim payment arising from the guaranty or insurance of the indebtedness created by this instrument.

IN WITNESS WHEREOF, Brad Richmond and Allie L. Richmond husband and wife

set their hands(s) and seal(s) the day and year first aforesaid.

Brad Richmond (Seal)
Brad Richmond

Allie L. Richmond (Seal)
Allie L. Richmond

Signs, sealed and delivered in the presence of

Drew E. [Signature] (Seal)

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Property of Cook County Clerk's Office

11/11/11

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MORTGAGE

3792545

THIS LOAN IS NOT ASSUMABLE WITHOUT THE APPROVAL OF THE VETERANS ADMINISTRATION OR ITS AUTHORIZED AGENT.

This indenture, made this 4th day of May 1989, between

Brad Richmond and Allie L. Richmond husband and wife

Mortgagor, and

American States Mortgage, Inc.
a corporation organized and existing under the laws of the State of ILLINOIS
Mortgagee.

WITNESSETH: That the Mortgagor is justly indebted to the Mortgagee, as is evidenced by a certain promissory note executed and delivered by the Mortgagor, in favor of the Mortgagee, and bearing even date herewith, in the principal sum of Thirty Two Thousand Two Hundred Nineteen and no/100----- Dollars (\$ 32,219.00) payable with interest at the rate of 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 Hammond, Illinois, or at such other place as the holder may designate in writing, and delivered or mailed to the Mortgagor; the said principal and interest being payable in monthly installments of Two Hundred Ninety Four and 72/100----- Dollars (\$ 294.72) beginning on the first day of July 19 89, and continuing on the first day of each 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 June 2019.

Now, THEREFORE, the said Mortgagor, for the better securing of the payment of 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, lying and being in the county of Cook and the State of Illinois, to wit:

Lot 8 in Block 57 in the Subdivision of Block 16 to 61 both inclusive in South Lawn, being a Subdivision of Section 17 and the South 1/2 of Section 8, Township 16 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

Property Address: 15114 Myrtle Av.
Harvey, IL 60426

Map Number: 29-17-101 727

TOGETHER with all and singular the tenements, hereditaments and appurtenances therunto in anywise by law, usage, and profits thereof; and all fixtures now or hereafter attached to or used in connection with the premises herein described and in addition thereto the following described household appliances, which are to be deemed to be, fixtures and a part of the realty, and are a portion of the security for the indebtedness herein mentioned:

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NOTE IDENTIFIED

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Mortgage

3792545

STATE OF ILLINOIS

Registered in the Recorder's Office of
 DeKalb County, Ill. on
 this 19th day of
 March, 1989.
 DeKalb County, Illinois
 Address of
 DeKalb Duplicate Trust
 1702545
 Notary Public, State of Illinois
 Commission Expires 11/15/95

when recorded Mail to:
 Great Lakes Mortgage Corporation
 122 Volmer Road
 Chicago Heights, IL 60411

Inglewood, IL 60430
 2026 Elm Road
 American States Mortgage Corp.

This instrument was prepared by:

I, the undersigned
 Corley Thad Brad Richmond
 Notary Public, State of Illinois

COUNTY OF COOK
 STATE OF ILLINOIS

Brad Richmond

(Notary)

Allie L. Richmond

(Notary)

Allie L. Richmond

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

If the indebtedness secured hereby is not paid at the time of payment of the indebtedness, the Mortgagor shall be bound to pay the principal of the indebtedness, together with the interest thereon, and the cost of collection, and the cost of any transfer or any extension thereof, whether by operation of law or otherwise. The Mortgagor agrees to pay the principal of the indebtedness, together with the interest thereon, and the cost of collection, and the cost of any transfer or any extension thereof, whether by operation of law or otherwise. The Mortgagor agrees to pay the principal of the indebtedness, together with the interest thereon, and the cost of collection, and the cost of any transfer or any extension thereof, whether by operation of law or otherwise.

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S/1725 MB

GIVEN under my hand and Notarial Seal this
 day of *March* 1989

Property Record

Property Record
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(b) The aggregate of the amounts payable pursuant to subparagraph (a) and those payable on the note secured hereby, shall be paid in a single payment each month, to be applied to the following items in the order stated:

- I. ground rents, if any, taxes, assessments, fire, and other hazard insurance premiums;
- II. interest on the note secured hereby; and
- III. amortization of the principal of the said note.

Any deficiency in the amount of any such aggregate monthly payment shall, unless made good prior to the due date of the next payment, constitute an event of default under this Mortgage. At Mortgagee's option, Mortgagor will pay "late charge" on any installment when paid more than ten (10) days after the due date thereof to cover the extra expense involved in handling delinquent payments, but such "late charge" shall not be payable out of the proceeds of any sale made to satisfy the indebtedness secured hereby, unless such proceeds are sufficient to discharge the entire indebtedness and all proper costs and expenses secured hereby.

If the total of the payments made by the Mortgagor under subparagraph (a) of the preceding paragraph shall exceed the amount of payments actually made by the Mortgagor as Trustee for ground rents, taxes, and assessments, or insurance premiums, as the case may be, such excess shall be credited on subsequent payments to be made by the Mortgagor for such items or, at the Mortgagee's option as Trustee, shall be refunded to the Mortgagor. If, however, such monthly payments shall not be sufficient to pay such items when the same shall become due and payable, the Mortgagor shall pay to the Mortgagee as Trustee any amount necessary to make up the deficiency. Such payments shall be made within thirty (30) days after written notice from the Mortgagee stating the amount of the deficiency, which notice may be given by mail. 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 as Trustee shall, in computing the amount of such indebtedness, credit to the account of the Mortgagor any credit balance remaining under the provisions of subparagraph (a) 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 as Trustee shall apply, at the time of the commencement of such proceedings or at the time the property is otherwise acquired, the amount then remaining to credit of Mortgagor under said subparagraph (a) as a credit on the interest accrued and unpaid and the balance to the principal then remaining unpaid under said note.

AS ADDITIONAL SECURITY for the payment of the indebtedness aforesaid the Mortgagor 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. The Mortgagor shall be entitled to collect and retain all of said rents, issues and profits until default hereunder, EXCEPT rents, issues and royalties resulting from oil, gas or other mineral lease or conveyances thereof now or hereafter in effect. The lessee, assignee or sublessee of such oil, gas or mineral lease is directed to pay any profits, bonuses, rents, revenues or royalties to the owner of the indebtedness secured hereby.

MORTGAGOR WILL CONTINUOUSLY maintain hazard insurance of such type or types and amounts as Mortgagee may from time to time require, on the improvements now or hereafter on said premises, and except when payment for all such premiums has theretofore been made, he/she will pay promptly when due any premiums therefor. 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 Mortgagee or grantee.

IN THE EVENT of default in making any monthly payment provided for herein and in the note secured hereby, 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.

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 at the time of such application for a receiver of the person or persons liable for the payment of the indebtedness secured hereby, and without regard to the value of said premises or whether the same shall then be occupied by the owner of the property of redemption, or as a homestead, 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.

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 of the complainant and for solicitors' 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 proceed-

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(e) A sum equal to the ground rent, if any, but due, plus the premiums that will next become due and payable on policies of fire and other named insurances covering the mortgaged property, plus taxes and assessments next due on the mortgaged property (all as estimated by the Mortgagee, and of which the Mortgagee is notified) less all sums already paid (divided by the number of months to elapse before one month prior to the date when such ground rent, premiums, taxes and assessments will become due) shall be paid by the Mortgagee in trust to pay said ground rent, premiums and assessments.

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 as Trustee under the terms of this trust all hereinafter stated, on the first day of each month until the said note is fully paid, the following sums:

Priority is reserved to insure at any time, without premium or fee, the indebtedness or any part thereof not less than the amount of one installment, or one hundred dollar, \$100.00, whichever is less. Payment in full shall be credited on the date received. Partial prepayment, other than on an installment due date, need not be credited until the next following installment due date or thirty days after such prepayment, whichever is earlier.

And the said Mortgagee, for other covenants and agrees as follows:

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 the improvements thereon, or tax lien upon or against the premises described herein or any part thereof or the improvements thereon, so long as the Mortgagee shall, in good faith, contest the same or the validity thereof by appropriate legal process, and then so contested, or then so contested and the sale or forfeiture of the said premises or any part thereof 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.

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 the improvements thereon, or tax lien upon or against the premises described herein or any part thereof or the improvements thereon, so long as the Mortgagee shall, in good faith, contest the same or the validity thereof by appropriate legal process, and then so contested, or then so contested and the sale or forfeiture of the said premises or any part thereof 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.

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 the improvements thereon, or tax lien upon or against the premises described herein or any part thereof or the improvements thereon, so long as the Mortgagee shall, in good faith, contest the same or the validity thereof by appropriate legal process, and then so contested, or then so contested and the sale or forfeiture of the said premises or any part thereof 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.

Upon the request of the Mortgagee the Mortgagee shall execute and deliver a supplemental note or notes for the sum or sums advanced by the Mortgagee for the alteration, modification, improvement, maintenance, or repair of said premises, for taxes or assessments against the same and for any other purpose authorized hereunder. Said note or notes shall be secured hereby on a party, jointly and severally, as if the advance evidenced thereby were included in the note first described above. Said supplemental note or notes shall bear interest at the rate provided for in the principal indebtedness and shall be payable by approximately equal monthly payments for such period as may be agreed upon by the creditor and debtor, failing to agree on the maturity, the whole of the sum or sums advanced and beyond the maturity thereof and the ultimate maturity of the note as described above.

In case of the return or neglect of the Mortgagee to make such payments, or to satisfy any prior lien or mortgage 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, and any moneys so paid or expended shall become a part of the principal indebtedness, secured by this mortgage, and shall bear interest at the rate provided for in the principal indebtedness, shall be payable thirty (30) days after demand and shall be paid out of proceeds of the sale of the mortgaged premises, if not otherwise paid by the Mortgagee.

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 or assessment thereon 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 premises are situated, upon the Mortgagee on account of the ownership thereof; (2) a sum sufficient to keep all buildings thereon at any time be on said premises, during the continuance of said indebtedness, insured for the benefit of the Mortgagee in such types or types of hazard insurances, and in such amounts, or may be required by the Mortgagee.

AND SAID MORTGAGEE COVENANTS AND AGREES:

To have and to hold the above-described premises, with the appurtenances and fixtures, unto the said Mortgagee, his successors and assigns, forever, for the purpose and use herein set forth, free from all rights and benefits under and by virtue of the Homestead Exemption Law of the State of Illinois, which said rights and benefits the said Mortgagee hereby expressly renounces and waives.

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