

03727487

Loan #: 708065-3

ILLINOIS M.L.I. (9-80 Edition)  
24 CFR 203.17(a)

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*[Signature]*  
Previous edition may be used  
until supplied and approved  
(initials)

This form is used in connection with mortgage loans insured under the one- to four-family program of the National Housing Act which require a One-Time Mortgage Insurance Premium payment (including sections 203(b) and (c)) in accordance with the regulations in the above provisions.

Together with all and singular the tenements, improvements, furnishings and appurtenances thereto including, but not limited to, 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.

Property of Cook County

3797487

P.I. N. 28-50-417-202  
C/R# 6659 W. 174TH STREET, TULLY PARK, IL.

LOT 44 IN VOST'S ADDITION TO TULLY PARK IN THE SOUTHEAST 1/4 OF SECTION 30,  
TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK  
COUNTY, ILLINOIS.

and the State of Illinois, to wit:

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 Warranty unto the Mortgagee, its successors or assigns,

on the first day of July 1, 19 89, 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 June 1, 20 09.

payable with interest at the rate of Twelve Dollars (\$ 53,714.00 )

per annum (12,000 % ) per annum on the unpaid balance until paid, and made payable to the order of the Mortgagee at his office in 125 EAST WELLS STREET, MILWAUKEE, WISCONSIN 53201

at each other place as the holder may designate in writing, and delivered; the said principal and interest being payable in monthly installments of FIVE HUNDRED NINETY ONE AND 44/100

date herewith, in the principal sum of FIFTY THREE THOUSAND SEVEN HUNDRED FOURTEEN AND 00/100 Dollars (\$ 53,714.00 )

Witnesseth: That whereas the Mortgagee is duly indebted to the Mortgagee, as is evidenced by a certain promissory note bearing even date herewith, in the principal sum of FIFTY THREE THOUSAND SEVEN HUNDRED FOURTEEN AND 00/100 Dollars (\$ 53,714.00 )

PLEBET MORTGAGE CORP., a corporation organized and existing under the laws of the State of RHODE ISLAND  
Mortgagee,  
PAMELA S. KRITS, his wife  
day of May, 19 89, between GEORGE W. KRITS and Mortgagee, and

This Indenture, made this 24th day of May, 19 89, between GEORGE W. KRITS and Mortgagee, and

State of Illinois  
Mortgage  
3797487  
M.L.I. Case No. 131:5735147-703

NOTE IDENTIFIED

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*Handwritten signature/initials*

That the Borrower shall keep the improvements now existing or hereafter...  
And as a condition of the loan, the Borrower agrees to pay to the Mortgagee...

And as a condition of the loan, the Borrower agrees to pay to the Mortgagee...  
If the total of the payments made by the Borrower under this mortgage...

If the total of the payments made by the Borrower under this mortgage...  
Any deficiency in the amount of any such aggregate monthly payments...

And said Mortgagee covenants and agrees:  
(i) to keep said premises in good repair, and not to do, or permit to be done...

(b) All payments mentioned in the preceding subsection of this mortgage shall be paid by the Borrower each month in a single payment...

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## RIDER

FMC# 708065-3

This Rider, attached to and made part of The Mortgage, Mortgage Deed, Deed of Trust, Security Deed or Vendor's Lien (the "Security Instrument") between GEORGE W. KREIS AND PAMELA S. KREIS, HIS WIFE (the "Borrower") and Fleet Mortgage Corp. (the "Lender") dated MAY 24, 19 89, revises the Security Instrument as follows:

The Lender shall, with the prior approval of the Federal Housing Commissioner, or his designee, declare all sums secured by this Security Instrument 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 Borrower, pursuant to a contract of sale executed not later than 12 months (24 months if the property is not the principal or secondary residence of the borrower) after the date on which the Security Instrument is executed, to a purchaser whose credit has not been approved in accordance with the requirements of the Commissioner.

Dated MAY 24, 19 89.

*George W. Kreis*  
BORROWER GEORGE W. KREIS

*Pamela S. Kreis*  
BORROWER PAMELA S. KREIS, HIS WIFE

THIS INSTRUMENT WAS PREPARED BY  
GREG McLAUGHLIN FOR  
**Fleet Mortgage Corp.**  
10046 SOUTH WESTERN AVE  
CHICAGO, ILLINOIS 60643

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5/17/2018

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 NINETY (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 subsequent to the NINETY (90) days 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. 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 payments 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 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 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 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.

An 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 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 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.

initial(s)

*[Handwritten signatures]*

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02/15/2010



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1/22/36  
IN DUPLICATE

THIS INSTRUMENT WAS PREPARED BY  
FIRST MORTGAGE CORP.  
GREEN LAMAR BUILDING  
10046 SOUTH WESTERN AVE  
CHICAGO, ILLINOIS 60643

3797487

Submitted by: M. 1: 45  
Address: 55  
Promise: 55  
Deriver of title: 55  
CAROL MOSELEY BRAUN  
REGISTRAR OF TITLES

Address: \_\_\_\_\_  
Deliver duplicate to: \_\_\_\_\_  
Address: \_\_\_\_\_  
Notified: 3797487  
C.T.

GREATER ILLINOIS  
TITLE COMPANY  
BOX 116  
# 475452

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Loan #: 708065-3  
HUG-82 (ISM-1)  
31 CFR 201.17(k)

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Doc. No. \_\_\_\_\_  
m., and duly recorded in book \_\_\_\_\_ of \_\_\_\_\_  
Page \_\_\_\_\_  
day of \_\_\_\_\_ A.D. 19 \_\_\_\_\_  
Notary Public \_\_\_\_\_

OFFICIAL SEAL  
TOD M. FUSCO, Filed for Record in the Recorder's Office of  
Notary Public, State of Illinois  
My Commission Expires 9/28/91

State of Illinois  
County of Cook  
I, the undersigned  
a notary public, in and for the county and State  
afterward, Do hereby Certify that GEORGE W. KREIS and PAMELA S. KREIS, his wife  
are  
person whose names 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.  
Given under my hand and Notarial Seal this  
\_\_\_\_\_ day  
A.D. 19 \_\_\_\_\_

Witness the hand and seal of the Mortgagor, the day and year first written.  
\* SEE RIDER ATTACHED HERETO MADE A PART HEREOF.  
GEORGE W. KREIS (Seal)  
PAMELA S. KREIS (Seal)