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131-5967424-703

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This form is used in connection with mortgage insured under the one-to-four family provisions of the National Housing Act.

MORTGAGE

THIS INDENTURE, Made this 31ST day of JANUARY, 1990 between SUSAN L. KARON, A SINGLE WOMAN, a spinster, AND MICHAEL J. FURMANSKI, A SINGLE MAN, a bachelor, Mortgagor, and LUMBERMEN'S INVESTMENT CORPORATION OF TEXAS, a corporation organized and existing under the laws of Texas, Mortgagee.

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 SIXTY ONE THOUSAND SEVEN HUNDRED SIXTY ONE AND 00/100 Dollars (\$ 61,761.00) payable with interest at the rate of NINE per centum (9.000 %) per annum on the unpaid balance until paid, and made payable to the order of the Mortgagee at its office in Austin, Travis County, Texas, 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 NINETY SIX AND 95/100 Dollars (\$ 496.95) on the first day of MARCH, 1990 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 FEBRUARY, 2020.

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 situate, lying, and being in the county of COOK and the State of Illinois, to wit: LOT THREE HUNDRED TWENTY TWO (322) IN THIRD AUSTIN BOULEVARD ADDITION TO BOULEVARD MANOR, BEING A SUBDIVISION OF THE SOUTH WEST QUARTER (1/4) OF THE SOUTH EAST QUARTER (1/4) OF SECTION 32, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN # 16-32-419-2881

COMMONLY KNOWN AS : 3722 SOUTH 58TH AVENUE, CICERO, IL 60650

3857855

TOGETHER with all and singular the tenements, hereditaments 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 Mortgagor in and to said premises.

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 purposes 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 the said Mortgagor does hereby expressly release and waive.

AND SAID MORTGAGOR covenants and agrees:

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 this instrument; not to suffer any lien of mechanics men or material men to attach to said premises; to pay to the Mortgagee, as herein after 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 land is situate, upon the Mortgagor on account of the ownership thereof, (2) a sum sufficient to keep all buildings that 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 Mortgagor 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 Mortgagor.

PLEASE MAIL TO: LUMBERMEN'S INVESTMENT CORPORATION OF TEXAS
301 CONGRESS AVE., SUITE 226
AUSTIN, TX 78701

THIS INSTRUMENT PREPARED BY: JOLEEN SHIELDS BFB
STATE OF ILLINOIS HUD ONE-TIME MIP

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MORTGAGE INDEX 03857056

THE RIDER, DATED THE 31ST DAY OF JANUARY, 1990, AMENDS THE MORTGAGE OF EVEN DATE BY AND BETWEEN SUSAN L. KARN, A SINGLE WOMAN AND MICHAEL J. FURMANSKI, A SINGLE MAN,

THE MORTGAGORS, AND LUNDERMEN'S INVESTMENT CORPORATION OF TEXAS, THE MORTGAGEE, AS FOLLOWS:

1. IN PARAGRAPH NUMBER 1 THE SENTENCE WHICH READS AS FOLLOWS IS DELETED:
"PRIVILEGE IS RESERVED TO PAY THE DEBT IN WHOLE OR IN AN AMOUNT EQUAL TO ONE OR MORE MONTHLY PAYMENTS ON THE PRINCIPAL THAT ARE NEXT DUE ON THE NOTE, ON THE FIRST DAY OF ANY MONTH PRIOR TO MATURITY; PROVIDED, HOWEVER, THAT WRITTEN NOTICE OF AN INTENTION TO EXERCISE SUCH PRIVILEGE IS GIVEN AT LEAST THIRTY (30) DAYS PRIOR TO PREPAYMENT."
2. PARAGRAPH NUMBER 1 IS AMENDED BY THE ADDITION OF THE FOLLOWING: "PRIVILEGE IS RESERVED TO PAY THE DEBT, IN WHOLE OR IN PART, ON ANY INSTALLMENT DUE DATE."
3. THE FOLLOWING NEW PARAGRAPH IS ADDED TO SUCH MORTGAGE:

"THE MORTGAGEE SHALL, IF PERMITTED BY APPLICABLE LAW AND WITH THE PRIOR APPROVAL OF THE FEDERAL HOUSING COMMISSIONER, OR HIS OR HER DESIGNEE, DECLARE ALL SUMS SECURED BY THIS MORTGAGE TO BE IMMEDIATELY DUE AND PAYABLE IF ALL OR PART OF THE PROPERTY IS SOLD OR OTHERWISE TRANSFERRED (OTHER THAN BY DEVISE OR DESCENT) TO A PURCHASER OR GRANTEE WHO DOES NOT OCCUPY THE PROPERTY AS HIS OR HER PRINCIPAL OR SECONDARY RESIDENCE, OR TO A PURCHASER OR GRANTEE WHO DOES SO OCCUPY THE PROPERTY BUT WHOSE CREDIT HAS NOT BEEN APPROVED IN ACCORDANCE WITH THE REQUIREMENTS OF THE COMMISSIONER."

IN WITNESS WHEREOF, SUSAN L. KARN, A SINGLE WOMAN, AND MICHAEL J. FURMANSKI, A SINGLE MAN, HAS SET HIS HAND AND SEAL THE DAY AND YEAR FIRST AFORESAID.

a spinster

a bachelor

Susan L. Karn (SEAL)
SUSAN L. KARN, *a spinster*

Michael J. Furmanski (SEAL)
MICHAEL J. FURMANSKI, *a bachelor*

..... (SEAL)

..... (SEAL)

SIGNED, SEALED AND DELIVERED
IN THE PRESENCE OF

.....

3857856

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Property of Cook County Clerk's Office

6/27/2016

DOC. NO.

at

Filed for Record in the Recorder's Office of County, Illinois, on the day of m., and duly recorded in Book

Page

A. D. 19

Notary Public

Notary Seal: A. D. 19... State of Illinois... Notary Public

GIVEN under my hand and Notarial Seal this 31st day of January... I, THE UNDERSIGNED, a notary public, in and for the County and State aforesaid, Do hereby Certify That Susan L. Karon, a single woman, and Spenser...

STATE OF ILLINOIS) COUNTY OF Cook) SS: Michael J. Furmanski, Notary Public

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

THE GOVERNANTS HERIN CONTAINED shall bind, and the benefits and advantages shall inure, to the respective heirs, executors, administrators, and assigns of the parties herein. WHEREAS, the singular number shall include the plural, and the masculine gender shall include the feminine. IT IS EXPRESSLY AGREED that no expiration 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. AND THE MORTGAGOR shall pay and 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 on satisfaction of this mortgage, and Mortgagee, 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 expiration 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. AND THE MORTGAGOR shall pay and 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 on satisfaction of this mortgage, and Mortgagee, hereby waives the benefits of all statutes or laws which require the earlier execution or delivery of such release or satisfaction by Mortgagee.

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Property of Cook County Clerk's Office

Handwritten signature

3857856

EX DELIVERED

3857856

3857856

Submitted by 3

Address AM 111

Promised 3

Deliver cert. to 3

Address 1390 FEB

CAROL MOSE

REGISTRAR

Number 1

Received 1

Notary Public Sanchez