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FMC# 997703-4

FHA MORTGAGE

STATE OF ILLINOIS

FHA CASE NO.

131:6342321-703

This Mortgage ("Security Instrument") is given on **MAY 15**, 19 **91**.
The Mortgagor is **MATTHEW E. BUNETTA AND SABAH BUNETTA, HIS WIFE**

whose address is **5319 SOUTH HAMLIN, CHICAGO, ILLINOIS 60632**

FLEET NATIONAL BANK, A NATIONAL BANKING ASSOCIATION ("Borrower"). This Security Instrument is given to

which is organized and existing under the laws of **THE UNITED STATES OF AMERICA**, and whose
address is **11200 WEST PARKLAND AVENUE MILWAUKEE, WISCONSIN 53224**

("Lender"). Borrower owes Lender the principal sum of
SEVENTY EIGHT THOUSAND SIX HUNDRED TWENTY EIGHT AND NO/100---

Dollars (U.S. \$ **78,628.00**).
).
This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for

monthly payments, with the full debt, if not paid earlier, due and payable on **JUNE 1, 2021**.

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 6 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in **COOK** County, **Illinois:**

LOT 40 (EXCEPT THE SOUTH 8 FEET THEREOF) AND THE SOUTH 16 FEET
OF LOT 41 IN BLOCK 4 IN NORTH CHICAGO LAWN, A SUBDIVISION
ON SOUTH EAST QUARTER ($\frac{1}{4}$) (EXCEPT RAILROAD) OF SOUTH WEST
QUARTER ($\frac{1}{4}$) OF SECTION 11, TOWNSHIP 38 NORTH, RANGE 13, EAST
OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

MRB
SJB

which has the address of

5319 SOUTH HAMLIN, CHICAGO

[Street]

[City]

Illinois 60632

("Property Address");

[Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

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OFFICIAL SEAL
JOHN A KLAWBANS
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 10/8/94

Fleet Mortgages Corp.
GRIS MOLADCHIN FOR:

This instrument was prepared by:

My Commission expires:

Given under my hand and affixed seal, this 15 day of May 1991.

see back
selected and delivered the said instrument as
THEIR free and voluntary act, for the uses and purposes herein

Appended to the foregoing instrument, appended before me this day in person, and acknowledged that

• Performance Review to be done semi-annually

do hereby certify that

1. THE UNDERSTANDING OF REGISTRATION

STATE OF ILLINOIS, CAROL MOSLEY BRAUN, DEFENDER
v. STATE OF ILLINOIS, CAROL MOSLEY BRAUN, PLAINTIFF

ISO 9001:2015
Quality Management System
Certified by
SGS

ANSWER: The answer is 1000. The first two digits of the product are 10, so the answer must be 1000.

BODMAS **Brackets** **Orders** **Division** **Multiplication** **Addition** **Subtraction**

THE CITY OF LIVERPOOL LIBRARIES

_____ (Secs.)

MATTHEW E. BUNNETTA
Borromeo
(Secty)

Journal of Oral Rehabilitation 2006; 33: 103–109

BY SIGNING BELOW, THE WORKER CONCURREDS WITH THE TERMS CONTAINED IN THIS SECURITY INSTRUMENT AND IN ANY RIDEALS

10. *What is the primary purpose of the following statement?*

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Rideau to this Security Instrument, if one or more riders are executed by Borrower and recorded together with this Security Instrument, the co-owners of each such rider shall be incorporated into the Security Instrument and shall demand and receive supplemental instruments to effectuate the co-owners' rights.

Borrower agrees that should this Security Instrument and the note executed hereby not be eligible for insurance under the National Housing Act within SIXTY DAYS from the date hereof, Lender may, at its option and notwithstanding Paragraph 9, require immediate payment in full of all sums secured by this Security Instrument. A written statement of any authorized agent of the Secretrity detailed subsequently to SIXTY DAYS from the date hereof, detailing to insure this Security Instrument and the note secured hereby, shall be deemed conclusive proof of such negligiblity. Notwithstanding the foregoing, this option may not be exercised by Lender when the note executed hereby due to Lender's failure to remit a premium payable premium to the Secretray.

CO Bottleneck: Software shall pay any reconnection costs.

and costs of tide difference.

www.wingking.com | 1-800-999-9999 | 1-800-999-9999 | 1-800-999-9999 | 1-800-999-9999 | 1-800-999-9999

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9. Grounds for Acceleration of Note.

(a) **Default.** Lender may, except as limited by regulations issued by the Secretary in the case of payment defaults, require immediate payment in full of all sums secured by this Security Instrument if:

- (i) Borrower defaults by failing to pay in full any monthly payment required by this Security Instrument prior to or on the due date of the next monthly payment, or
- (ii) Borrower defaults by failing, for a period of thirty days, to perform any other obligations contained in this Security Instrument.

(b) **Sale Without Credit Approval.** Lender shall, if permitted by applicable law and with the prior approval of the Secretary, require immediate payment in full of all the sums secured by this Security Instrument if:

- (i) All or part of the Property is otherwise transferred (other than by devise or descent) by the Borrower, and
- (ii) The Property is not occupied by the purchaser or grantee as his or her primary ~~residence~~ residence, or the purchaser or grantee does so occupy the Property but his or her credit has not been approved in accordance with the requirements of the Secretary.

(c) **No Waiver.** If circumstances occur that would permit Lender to require immediate payment in full, but Lender does not require such payments, Lender does not waive its rights with respect to subsequent events.

(d) **Regulations of HUD Secretary.** In many circumstances regulations issued by the Secretary will limit Lender's rights, in the case of payment defaults, to require immediate payment in full and foreclose if not paid. This Security Instrument does not authorize acceleration or foreclosure if not permitted by regulations of the Secretary.

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10. Reinstatement. Borrower has a right to be reinstated if Lender has required immediate payment in full because of Borrower's failure to pay an amount due under the Note or this Security Instrument. This right applies even after foreclosure proceedings are instituted. To reinstate the Security Instrument, Borrower shall tender in a lump sum all amounts required to bring Borrower's account current including, to the extent they are obligations of Borrower under this Security Instrument, foreclosure costs and reasonable and customary attorney's fees and expenses properly associated with the foreclosure proceeding. Upon reinstatement by Borrower, this Security Instrument and the obligations that it secures shall remain in effect as if Lender had not required immediate payment in full. However, Lender is not required to permit reinstatement if: (i) Lender has accepted reinstatement after the commencement of foreclosure proceedings within two years immediately preceding the commencement of a current foreclosure proceeding, (ii) reinstatement will preclude foreclosure on different grounds in the future, or (iii) reinstatement will adversely affect the priority of the lien created by this Security Instrument.

11. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time of payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successor in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. Successors and Assigns Bound; Joint and Several Liability; Co-Signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 9.b. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument, (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the term of this Security Instrument or the Note without that Borrower's consent.

13. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

14. Governing Law; Severability. This Security Instrument shall be governed by Federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

15. Borrower's Copy. Borrower shall be given one conformed copy of this Security Instrument.

16. Assignment of Rents. Borrower unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (a) all rents received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured by the Security Instrument; (b) Lender shall be entitled to collect and receive all of the rents of the Property; and (c) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent on Lender's written demand to the tenant.

Borrower has not executed any prior assignment of the rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph 16.

Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver may do so at any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

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7. Condemednation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemednation or other taking of the property, or for demolition in place of condemnation, are hereby assinged and shall be paid to Lender to the extent of the full amount of the indemnities unpaid under this Note and this Security instrument, less the amount of the indemnities which have been paid to the indemnees under this Note and this Security instrument.

Secured by instrument. These amounts shall bear interest from the date of disbursement, at the Note rate, and at the option of Lender, shall be immediately due and payable.

quest Borower shall promptly furnish to Lender receipts evidencing these payments.

If Borrower fails to make these payments required by Paragraph 2, or fails to perform any other obligations agreed to in this Security Instrument, or otherwise violates any provision of this Agreement, Lender may sue in law or equity for specific performance of these payments, or for any other relief available at law or in equity, including but not limited to injunctions, and Lender may sue for damages resulting from any such violation.

Paragraph 2

6. Charges to Borrower and Protection of Lender's Rights in the Property. Borrower shall pay all government or municipal charges to Lender which is owed and paid by Lender, if required to pay before Lender's interest in the Property is foreclosed.

5. Preservation and Maintenance of the Property. Lessee shall not commit or cause or destroy, damage or substantially change the Property or allow the Property to deteriorate, reasonable wear and tear excepted, unless the property is vacant or abandoned or the loan is in default. Lender may take reasonable action to protect and preserve the property if the property is damaged, destroyed or deteriorated. Lender may inspect the property at any time.

6. Borrower acquires fee title to the Property, less the leasehold interest of the lessee. If this Security instrument is on a leasehold, Borrower shall comply with the provisions of the leasehold agreement to the lessor. If Borrower acquires fee title to the Property, the lessee shall not be merged unless Lender agrees to the merger in writing.

In the event of foreclosure of title or other transfer of title to the property that distinguishes the instrument, all rights, title and interest of Borrower in and to insurance policies in force shall pass to the Purchaser.

In the event of loss, Borrower shall give immediate notice by mail to Lender of loss if not made prompt-
ly by Borrower. Each insurance company concerned is hereby authorized to remit payment of loss directly
to Lender, instead of to Borrower and to Lender jointly. All or any part of all insurance proceeds may be applied by
Lender, either, in whole or in part, to the Note and the Security instruments, first to any deficiency
option, either (a) to the reduction of the indebtedness under the Note and the Security instruments, first to any
amounts applied in the order in Paragraph 3, and then to preparation of Lender's claim, or (b) to the restoration or repair of the
damaged property. Any application of the proceeds to the preparation of Lender's claim, or (b) to the restoration or repair of the
amounts which were referred to in Paragraph 2, or change the amount of such party's claim. Any excess insurance proceeds over an
amount required to pay all outstanding indebtedness under the Note and this Security instrument shall be paid to the entity legal-
ly entitled thereto.

FOURTH, to amortization of the principal of the Note;
FIFTH, to late charges due under the Note.

3. Application of Payments. All payments under paragraphs 1 and 2 shall be applied by lender as follows:

FIRST. to the monthly mortgage insurance premium to be paid by lender to the Secretary of Housing and Urban Development for the benefit of the Secretary by the Secured party;

SECOND. to any taxes, special assessments, leaseshold payments or ground rents, and fire, flood and other hazard insurance premiums signed;

If Borrower fails to render the full payment of all sums secured by this Security instrument, to render the balance remaining for all instruments for items (a), (b) and (c) and any mortgage instrument held by Lender shall provide for its acquisition by Lender, Borrower's account shall be credited with any balance remaining for all instruments for items (a), (b) and (c).

As used in this Security Instrument, "Secretary" means the Secretary of Housing and Urban Development or his or her designee. Major Security Instruments issued by the Secretary are insured under programs designed to provide payment in the event of loss or damage to the property. Minor Security Instruments are issued by the Secretary to insure amounts up to \$10,000.

If at any time the total of the payments held by Lender prior to the due date of such items, exceeds by more than one-sixth the estimated amount of each monthly payment, Lender shall hold the amounts collected in trust to pay items (a), (b) and (c) before they become delinquent. Lender shall be entitled to receive an amount equal to the estimated amount of each item plus an amount sufficient to cover items (a), (b) and (c) plus one-twelfth of the estimated amount of each monthly payment for each item held by Lender which is more than one-month before it becomes delinquent. The full amount plus an amount sufficient to cover items (a), (b) and (c) shall be accumulated by Lender within a period ending one month before an item would become delinquent. Lender shall be entitled to receive an amount equal to the estimated amount of each item plus an amount sufficient to cover items (a), (b) and (c) plus one-twelfth of the estimated amount of each monthly payment for each item held by Lender prior to the due date of such items, exceeds by more than one-sixth the estimated amount of each monthly payment.

2. monetary payments of taxes, interests and charges, principal set forth in the Note and any late charges, an itemization of any (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for insurance required by Paragraph 4.

1. Payment of Principal, Interest and Late Charge: Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.