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Cook County Recorder 35.50



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Prepared by:  
DENISE DALESANDRO  
2050-10 Finley Rd.  
Lombard, IL 60148



MTI-CH-423575-C4

State of Illinois

MORTGAGE

FHA Case No.  
137-048-3203-

THIS MORTGAGE ("Security Instrument") is given on June 26, 2000  
The Mortgagor is Kevin D. Cage, A single man

("Borrower"). This Security Instrument is given to Preferred Mortgage Associates, LTD. dba  
Liberty Home Mortgage, INC.

which is organized and existing under the laws of The State of Illinois, and  
whose address is 2050-10 S. Finley Rd., Lombard, IL 60148

("Lender"). Borrower owes Lender the principal sum of  
Fifty Seven Thousand Two Hundred Forty Four and No/100  
Dollars (U.S. \$ 57,244.00).

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 July 1, 2030

. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the  
Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with  
interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance

DOC #: 025401

APPL #: 0000205905

VMP-4R(IL) (9608)

FHA Illinois Mortgage - 4/96  
UM31 9608.04

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unless Lender determines that requirement will cause undue hardship for Borrower, or unless extenuating circumstances  
exist which are beyond Borrower's control. Borrower shall notify Lender of any extenuating circumstances. Borrower  
shall not commit waste or destroy, damage or substantially change the Property or allow the Property to deteriorate,  
reasonable wear and tear excepted. Lender may inspect the Property if the Property is vacant or abandoned or the loan is  
in default. Lender may take reasonable action to protect and preserve such vacant or abandoned Property.

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of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to the Lender the following described property located in Cook County, Illinois:

Lot 42 ( except the south 20 feet thereof)all of lot 43 and the south 15 feet of lot 44 in block 14 in Park Addition to Harvey, a subdivision of the west 1/2 of the northwest 1/4 of section 20, township 36 north, range 14, east of the third principal meridian, in Cook County, Illinois, (except Illinois Central Railroad right of way in Cook County, Illinois.)

Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and fee title shall not be merged unless Lender agrees to the merger in writing.

6. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with

BY SIGNING BELOW, Borrower accepts and agrees to the terms contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.  
Witnesses:

\_\_\_\_\_ (Seal) \_\_\_\_\_ (Seal)  
 Kevin D Cage -Borrower \_\_\_\_\_ -Borrower

\_\_\_\_\_ (Seal) \_\_\_\_\_ (Seal)  
 \_\_\_\_\_ -Borrower \_\_\_\_\_ -Borrower

\_\_\_\_\_ (Seal) \_\_\_\_\_ (Seal)  
 \_\_\_\_\_ -Borrower \_\_\_\_\_ -Borrower

\_\_\_\_\_ (Seal) \_\_\_\_\_ (Seal)  
 \_\_\_\_\_ -Borrower \_\_\_\_\_ -Borrower

STATE OF ILLINOIS, Cook County ss:  
I, the undersigned, a Notary Public in and for said county and state do hereby certify that Kevin D Cage, a single man

\_\_\_\_\_, 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 he signed and delivered the said instrument as his free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 26th day of June, 2000

My Commission Expires:

Mona Thomas  
Notary Public

8600

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