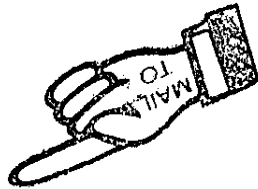


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6375/0074 53 001 Page 1 of 3  
2000-10-24 14:41:13  
Cook County Recorder 25.50



Prepared By and when Recorded Mail To:  
**UNITED FINANCIAL MORTGAGE CORP.**  
600 ENTERPRISE DRIVE, SUITE 206  
OAK BROOK, ILLINOIS 60523

Space above this line reserved for Recorder's Use only

**SECOND LIEN MORTGAGE**

Know all men by these presents:

That **DONALD BRANDY and PATRICIA A. BRANDY, HUSBAND AND WIFE** hereinafter called Mortgagor, whether one or more, has mortgaged, and hereby mortgages and warrants, to Bank One Trust Company, N.A., as Trustee, hereinafter called Mortgagee, and as assignee of the Illinois Development Finance Authority, whether one or more, the following described real estate and premises situated in the Program Area, as defined in the Origination and Servicing Agreement by and among the Authority, the Servicer and the various Lenders, to-wit:  
**614 HULL AVENUE, WESTCHESTER, ILLINOIS, 60154**  
**15-16-303-059**

PRAIRIE TITLE  
6821 W. NORTH AVE.  
OAK PARK, IL 60302

09-20-140 4/4

with all the improvements hereon and appurtenances thereunto belonging; and warrant the title to the same, subject to a **prior lien** evidenced by a first mortgage from the Mortgagor to be executed contemporaneously herewith. Mortgagee and Mortgagor acknowledge and agree that this Mortgage is subject and subordinate in all respects to the liens, terms, covenants and conditions of the first Mortgage and to all advances heretofore made or which may hereafter be made pursuant to the first Mortgage including all sums advanced for the purpose of (a) protecting or further securing the lien of the first Mortgage, curing defaults by the Mortgagor under the first Mortgage or for any other purpose expressly permitted by the first Mortgage or (b) constructing, renovating, repairing, furnishing, fixturing or equipping the Property. In the event of a foreclosure or deed in lieu of foreclosure of the first Mortgage, any provisions herein or any provisions in any other collateral agreement restricting the use of the Property to low or moderate income households or otherwise restricting the Mortgagor's ability to sell the Property shall have no effect on subsequent owners or purchasers of the Property. Any person, including his successors or assigns (other than the Mortgagor or a related entity of the Mortgagor), receiving title to the Property through a foreclosure or deed in lieu of foreclosure of the first Mortgage shall receive title to the Property free and clear from such restrictions.

3

This Mortgage is given to secure the payment of the principal sum of \$ 6,655.00, bearing interest at the rate of 8.50 % per annum, according to the terms of a certain Second Lien Note of even date herewith, signed by the Mortgagor, the payment thereon being due on or before the 1ST day of DECEMBER, 2000, as provided by the Second Lien Note.

The Note secured by this Mortgage has a maturity of 20 years. The Note and Mortgage and all sums due thereunder securing the property will be accelerated at the then principal balance if the Mortgagor sells or voluntarily refinances the first mortgage note. The Note and Mortgage are not assumable.

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In the event the Mortgagor defaults in the payment of said indebtedness, or fails to perform the other covenants and agreements hereof, the Mortgagee may foreclose this Mortgage, as provided by law; and as often as any proceedings may be taken to foreclose this Mortgage, the Mortgagor agrees to pay to the Mortgagee a sum equal to the amount of attorney's fees incurred in collecting the amounts due hereunder, in addition to other sums due, which shall be a further lien secured hereby. Upon the due payment of said indebtedness and the performance of other covenants and agreements hereof by the Mortgagor, this Mortgage shall become null and void.

The Mortgagor, in event of a foreclosure hereunder, hereby waives appraisal of said premises, or not, at the option of the Mortgagee. Mortgagee will give the senior lien holder written notice of default and prior written notice of acceleration under this Mortgage.

Mortgagee's rights to collect and apply any insurance proceeds hereunder shall be subject and subordinate to the rights of the senior lien holder to collect and apply such proceeds in accordance with the first Mortgage.

Signed and Delivered this October day of 2000.

Donald Brandy (Seal)  
DONALD BRANDY -Borrower

Patricia A. Brandy (Seal)  
PATRICIA A. BRANDY -Borrower

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

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

STATE OF ILLINOIS )  
) SS  
COUNT OF COOK )

Before me, the undersigned, a Notary Public, in and for said County and State, on this 17 day of October, 2000, personally appeared to me known to be the identical person who enacted the within and foregoing instrument and acknowledged to me that DONALD BRANDY and PATRICIA A. BRANDY, HUSBAND AND WIFE executed the same as their free and voluntary act and deed for the uses and purposes therein set forth.

Given under my hand and seal the day and year last above written.

Rosa Avila  
Notary Public



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## LEGAL DESCRIPTION

LOT 144 (EXCEPT THAT PART OF LOT 144 LYING NORTHERLY OF THE FOLLOWING DESCRIBED LINE):

BEGINNING AT A POINT IN THE NORTH LINE OF SAID LOT 144 SAID POINT BEING 20 FEET WEST OF THE NORTHEAST CORNER OF SAID LOT 144, THENCE SOUTHWESTERLY ALONG A LINE TO A POINT IN THE WEST LINE OF SAID LOT 144, SAID POINT BEING 19.63 FEET SOUTH OF THE NORTHWEST CORNER OF LOT 144) AND ALSO NORTH 5 FEET OF LOT 143 IN WILLIAM ZFLOSKY'S SECOND TERMINAL ADDITION TO WESTCHESTER, A SUBDIVISION OF LOTS 10 AND 11 IN SCHOOL TRUSTEES' SUBDIVISION OF SECTION 16, TOWNSHIP 39 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office