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Cook County Recorder 27.50

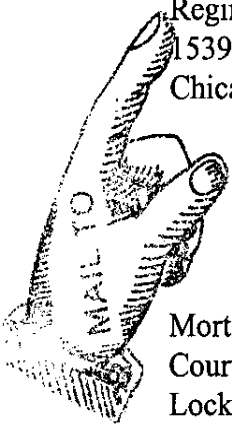
This Instrument Prepared By:

Donald A. Hitzel, Jr.
1700 Peach Lane
Schaumburg, Illinois 60194-2249



After Recording Mail To:

Reginald Locke
1539 North Harding
Chicago, Illinois 60651



SECOND MORTGAGE

THIS SECOND MORTGAGE ("Security Instrument") is given on March 6, 2001. The Mortgagor is Heriberto Figueroa, Jr., single never married, whose address is 1602 South 49th Court, Cicero, Illinois 60651 ("Borrower"). This Security Instrument is given to Reginald Locke, whose address is 1539 North Harding, Chicago, Illinois 60651 ("Lender").

Section 1. Borrower owes Lender the principal sum of Sixteen Thousand Dollars (\$16,000.00). This debt is evidenced by Borrower's note dated of even date herewith, which provides for monthly payments, with the full debt, if not paid earlier, due and payable on March 1, 2016. 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 by Lender to Borrower related to the Property (described on Exhibit A attached hereto), and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For these purposes, Borrower does hereby mortgage, grant and convey to Lender, subject to the prior mortgage of Fremont Investment and Loan, dated of even date herewith, executed by and between Borrower and Fremont Investment and Loan, pertaining to the Property (the "First Mortgage"), the Property described on Exhibit A attached hereto, together with all the improvements now or hereafter erected on the Property, and all easements, appurtenances, and fixtures now or hereafter a part of the Property.

Section 2. Borrower covenants and agrees with Lender that Borrower shall fully comply with all requirements of the First Mortgage, including without limitation the payment of all amounts due thereunder in a timely manner, and the full and timely performance of all other obligations of Borrower to the lender under the First Mortgage. Borrower agrees that in the event that Borrower receives any communication from Lender regarding the First Mortgage, including without limitation any notice of nonreceipt of payment, Borrower shall immediately provide Lender with a true, correct and complete copy of any such notice. Borrower and Lender further covenant and agree that in the event that Borrower is in default under the First Mortgage, Borrower shall be automatically deemed to be in default under this Security Instrument.

O'Connor Title
Guaranty, Inc.

20016159

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EXHIBIT A

Lot 2 in Block 4 in Parkholme Subdivision of Block 14 in Grant Land Association
Resubdivision in Section 21, Township 39 North, Range 13, East of the Third
Principal Meridian, in Cook County, Illinois

Property Address: 1602 South 49th Court, Cicero, Illinois 60651

Permanent Index Number: 16-21-404-022

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Property of Cook County Clerk's Office

