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Cook County Recorder 37.50



EXPRESS TITLE SERVICES, INC.
1000 Plaza Drive, Ste. #325
Schaumburg, IL 60173



Prepared by: SUNTRUST MORTGAGE, INC.

exp 1969 [Space Above This Line For Recording Data] ILFD/0139209357

State of Illinois

MORTGAGE

FHA Case No.
1371074154

THIS MORTGAGE ("Security Instrument") is given on JUNE 22, 2001
The Mortgagor is
ROBERT M TIANI HUSBAND
LYNN M TIANI WIFE

("Borrower"). This Security Instrument is given to SUNTRUST MORTGAGE, INC.

which is organized and existing under the laws of THE COMMONWEALTH OF VIRGINIA
and whose address is 901 SEMMES AVENUE RICHMOND, VA, 23224

("Lender"). Borrower owes Lender the principal sum of
ONE HUNDRED TWENTY FOUR THOUSAND ONE HUNDRED THIRTY FOUR AND
00/100 Dollars (U.S. \$ 124,134.00).

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 01, 2031 . 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 of Borrower's covenants and agreements under this Security

FHA Illinois Mortgage - 4196

VMP-4R(IL) (9609)

VMP MORTGAGE FORMS - (800)521-7291

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Initials: RM LMT

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Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to the Lender the following described property located in DUPAGE County, Illinois:

SEE ATTACHED LEGAL DESCRIPTION

Parcel ID #: **06-27-204-138**
which has the address of **109 VIRGINIA COURT, STREAMWOOD** [Street, City],
Illinois **60107** [Zip Code] ("Property Address");

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. 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.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

Borrower and Lender covenant and agree as follows:

UNIFORM COVENANTS.

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.

2. Monthly Payment of Taxes, Insurance and Other Charges. Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, a sum for (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 under paragraph 4. In any year in which the Lender must pay a mortgage insurance premium to the Secretary of Housing and Urban Development ("Secretary"), or in any year in which such premium would have been required if Lender still held the Security Instrument, each monthly payment shall also include either: (i) a sum for the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if this Security Instrument is held by the Secretary, in a reasonable amount to be determined by the Secretary. Except for the monthly charge by the Secretary, these items are called "Escrow Items" and the sums paid to Lender are called "Escrow Funds."

Lender may, at any time, collect and hold amounts for Escrow Items in an aggregate amount not to exceed the maximum amount that may be required for Borrower's escrow account under the Real Estate Settlement Procedures Act of 1974, 12 U.S.C. Section 2601 *et seq.* and implementing regulations, 24 CFR Part 3500, as they may be amended from time to time ("RESPA"), except that the cushion or reserve permitted by RESPA for unanticipated disbursements or disbursements before the Borrower's payments are available in the account may not be based on amounts due for the mortgage insurance premium.