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7/10/0112 30 001 Page 1 of 3  
2001-09-26 16:16:18  
Cook County Recorder 23.50

When Recorded Mail To  
UNIVERSAL FINANCIAL GROUP, INC.  
7804 W. College Drive, Unit 3N  
Palos Heights, IL 60463



Prepared By:  
SARAH CHRISTODOLOS  
Universal Financial Group, Inc.  
7804 College Drive  
Palos Heights, IL 60463

(Space Above This Line For Recording Data)

LOAN NO. 3105105

**MORTGAGE**

THIS MORTGAGE ("Security Instrument") is given on JULY 17, 2001. The mortgagor is MARGARET A. RATAJCAZAK AND JEFFERY E. RATAJCAZAK, HER HUSBAND, AS JOINT TENANTS

whose address is 2903 EAST 135TH PLACE  
BURNHAM, IL 60633

This Security Instrument is given to Universal Financial Group, Inc. ("Borrower").

which is organized and existing under the laws of THE STATE OF Illinois, and whose address is 7804 College Drive  
Palos Heights, IL 60463

Borrower owes Lender the principal sum of FORTY-NINE THOUSAND AND 00/100 Dollars (U.S. \$ 49,000.00). 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 AUGUST 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 under paragraph 7 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 the Lender the following described property located in COOK County, Illinois:

Please see attached description.

*13804 cc*  
*Law File*

TAX ID #: 30-06-200-025

ILLINOIS - Single Family - Fannie Mae/Freddie Mac Uniform Instrument  
Form 3014 9/90

Lender Forms Inc. (800) 446-3555

LIFT #FNMA3014 3/96

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Initials: *MM* *JR*

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Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)]

- |   |   |   |
|---|---|---|
| <input type="checkbox"/> Adjustable Rate Rider    | <input type="checkbox"/> Condominium Rider              | <input type="checkbox"/> 1-4 Family Rider       |
| <input type="checkbox"/> Graduated Payment Rider  | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Biweekly Payment Rider |
| <input checked="" type="checkbox"/> Balloon Rider | <input type="checkbox"/> Rate Improvement Rider         | <input type="checkbox"/> Second Home Rider      |
| <input type="checkbox"/> Other(s) [specify]       |   |   |

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

Witnesses:

\_\_\_\_\_  
*Margaret A. Ratajczak* (Seal)  
 MARGARET A. RATAJCZAK -Borrower

\_\_\_\_\_  
*Jeffery E. Ratajczak* (Seal)  
 JEFFERY E. RATAJCZAK -Borrower

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

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

(Space Below This Line For Acknowledgment)

STATE OF ILLINOIS,

County ss: Cook

I, *She* ~~has~~ <sup>was</sup> signed, a Notary Public in and for said county and state, do certify that MARGARET A. RATAJCZAK AND JEFFERY E. RATAJCZAK, HER HUSBAND, AS JOINT TENANTS personally known to me to be the same person(s) whose name(s) ARE subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that THEY signed and delivered the said instrument as *their* free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 17TH day of JULY, 2001

My Commission expires:

\_\_\_\_\_  
*Tracie Devenney*  
 - Notary Public



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LOT 27 IN BLOCK 6 IN BURNHAM A SUBDIVISION OF THAT PART LYING NORTH AND EAST OF THE CALMET RIVER OF SECTION 6, TOWNSHIP 36 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 30-06-200-025  
AKA: 2903 E 138th PL  
BURNHAM, IL 60633

PROPERTY OF COOK COUNTY CLERK'S OFFICE