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2001-09-06 09:43:59

Cook County Recorder 49.00



0010827734

Return To:

PACOR MORTGAGE CORP.
3001 WEST 111TH STREET-SUITE
103
CHICAGO, ILLINOIS 60655

Prepared By:

[Space Above This Line For Recording Data]

MORTGAGE

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated July 31, 2001 together with all Riders to this document.

(B) "Borrower" is STEVEN L. MILLER, MARRIED MAN
AND DEBRA A. MILLER, MARRIED WOMAN

Borrower is the mortgagor under this Security Instrument.

(C) "Lender" is PACOR MORTGAGE CORP.

Lender is a ILLINOIS CORPORATION
organized and existing under the laws of THE STATE OF ILLINOIS

051871358

ILLINOIS - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3014 1/01

VMP -6(IL) (0010)

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Initials: *SLM/AM*

VMP MORTGAGE FORMS - (800)521-7291



20014-01

12/19/97 2/3

BOX 370

ATGF, INC.

15

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(P) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) 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 Lender and Lender's successors and assigns, the following described property located in the

COUNTY

[Type of Recording Jurisdiction]

of Cook

[Name of Recording Jurisdiction]:

LOT 18 IN BREMEN TOWNE ESTATES UNIT NUMBER 1 BEING A SUBDIVISION OF PART OF THE NORTH EAST 1/4 AND PART OF THE NORTH WEST 1/4 OF SECTION 24, TOWNSHIP 36 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

Parcel ID Number: 27-24-203-012-0000
7439 w. 159th Pl.
Tinley Park
("Property Address"):

which currently has the address of
[Street]
[City], Illinois 60477 [Zip Code]

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 seised 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.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. 051871358

11-11-08
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