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8717/0051 37 001 Page 1 of 4
2001-11-01 11:20:39
Cook County Recorder 27.50



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U.S. Department of HUD
C/O Clayton National
4 Corporate Drive
Shelton, CT 06484

FHA Case No.

137-0449367

SUBORDINATE MORTGAGE

THIS SUBORDINATE MORTGAGE is given on August 31, 2001

The Mortgagor is: Yolanda Coleman and whose address is: 5156 Madison Street, Hillside, Illinois 60162

This Security Instrument is given to the Secretary of Housing and Urban Development, and whose address is 451 Seventh Street, SW, Washington, D.C. 10410 Borrower owes

Lender the principal sum of TWELVE THOUSAND ONE HUNDRED THIRTY-NINE DOLLARS AND SIXTY-EIGHT CENTS (U.S. \$12139.68). This debt is evidenced by Borrower's note dated the same date as this Security Instrument, which provides for the full debt, if not paid earlier, due and payable on 06/01/2030.

This Security Instrument secures to Lender; (a) the repayment of the debt evidenced by the note, 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 the Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, warrant, grant, and convey to the Lender, with power of sale the following described property located in Cook County, Illinois:

THE EAST 50 FEET OF WEST 100 FEET OF LOT 42 IN ROBERTSONS AND YOUNGS 2ND ADDITION TO STRATFORD HILLS IN SECTION 7, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY ILLINOIS.

which has the address of: 5156 Madison Street
Hillside, Illinois 60162;

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 or record.

SMD
PY
N
MFB
CW

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(B) Place

Payment shall be made at the Office of Housing FHA-Comptroller, Director of Mortgage Insurance Accounting and Servicing, 451 Seventh Street SW, Washington, DC 20410 or any such other place as Lender agrees in writing to those changes.

4. BORROWER'S RIGHT TO PREPAY

Borrower has the right to pay the debt evidenced by this Note, in whole or in part, without charge or penalty. If Borrower makes a partial prepayment, there will be no changes in the due date or in the amount of the monthly payment unless Lender agrees in writing to those changes.

5. WAIVERS

Borrower and any other persons who has obligations under Note waive the rights of presentment and notice of dishonor. "Presentment" means the right to require Lender to demand payment of amounts due. "Notice of dishonor" means the right to require Lender to give notice to other persons that amounts due have not been paid.

6. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. Lender may enforce its rights under this Note against each person individually or against all signatories together. Any one person signing this Note may be required to pay all of the amounts owed under this Note.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Note.

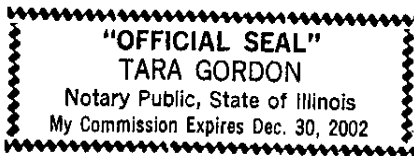
Witness: _____

Yolanda Coleman (SEAL)
Yolanda Coleman Borrower

Witness: _____

(SEAL)
Borrower

Notary Seal:



Tara Gordon
Notary Signature

TARA GORDON
Notary Printed Name

COOK
County

12/30/02
Commission Expiration Date

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

Witnesses:

Yolanda Coleman (SEAL)
Yolanda Coleman Borrower

_____ (SEAL)

Borrower

The Borrower(s) personally appeared before me, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Notary Seal:



Tara Gordon

9-10-01

Notary Signature

Date

TARA GORDON

COOK

12/30/12

Notary Printed Name

County

Commission Expiration Date

Prepared by: Old Kent Mortgage Services

4420 44th St S.E. Suite B

Grand Rapids Mi 49512

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Notary Acknowledgement

State of ILL
County of COOK

On Sept. 10, 2001 before me, TARA BORDON
personally appeared YOLANDA COLANGELO

personally known to me (or proved to me the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(S) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature Tara Bordon

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