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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on February 28, 2002. The mortgagor is Robert Siebert and Lauri Twite Siebert, ("Borrowers"). This Security Instrument is given Infinity Financial whose address is 1439 W. Fullerton Chicago, IL 60614 ("Lender")

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CITICORP

Borrower owes Lender the principal sum of ~~twenty seven thousand five hundred~~ ^{thirty-five thousand} and no/100----(U.S. \$35,000.00). This debt bears interest at a rate of 8.00% and is payable in full on February 28, 2007 or earlier without penalty. If debt is paid after borrower will be assessed an additional fee of \$500.00. This Security instrument secures to Lender: (a) the repayment of the debt; and (b) the performance of Borrower's covenants and agreements under this Security Instrument. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in COOK County, Illinois:

which has the address of 1862 N. Halsted #2N Chicago IL 60614
(Street) (City) (State) (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 the Security Instrument as the "Property".

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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 warrant 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.

NO ABSTRACT LND

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

- 1. Payment of Principal and Interest; Prepayment and Late Charges.** Borrower shall promptly pay when due the principal of the debt evidenced by the Note and any prepayment and late charges due under the Note.
- 2. Release.** Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

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:

Robert Siebert (Seal)
-Borrower

Laurie Twite Siebert (Seal)
-Borrower

BOX 333 27

UNOFFICIAL COPY

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STREET ADDRESS: 1862 N. HALSTED #2N

CITY: CHICAGO COUNTY: COOK

TAX NUMBER: 14-32-414-076-1011

LEGAL DESCRIPTION:

PARCEL 1:

UNIT NUMBER 1862-2N IN THE CLEWBAY CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: LOTS 20, 21, 22 AND 23 IN SUB-BLOCK 1 OF BLOCK 5 IN SHEFFIELD ADDITION TO CHICAGO IN THE EAST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 32, TOWNSHIP NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN; WHICH SURVEY IS ATTACHED AS EXHIBIT "D" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 93296000, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

THE EXCLUSIVE RIGHT TO THE USE OF P-1862-2N, A LIMITED COMMON ELEMENT AS DELINEATED ON THE SURVEY ATTACHED TO THE DECLARATION AFORESAID RECORDED AS DOCUMENT 9329600.

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