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7522/0050 49 001 Page 1 of 4

2002-07-22 10:24:34

Cook County Recorder 27.50



0020796824

When Recorded Return To:

First American Title Insurance Co.

3 First American Way

Santa Ana, CA 92707

Attn: Loan Modification Dept.

FHA Case Number: 131-5461899703

SUBORDINATE MORTGAGE

1038189

THIS SUBORDINATE MORTGAGE ("Security Instrument") is given on **March 21, 2002**. The mortgagors are **LAVERNE A WILLIAMSON** ("Borrower"). This Security Instrument is given to the **Secretary of Housing and Urban Development**, which is organized and existing under the laws of the United States of America, and whose address is **451 Seventh Street, SW, Washington, DC 20410** ("Lender"). Borrower owes Lender the principal sum of **Two Thousand Six Hundred Twenty Four Dollars and Sixty One Cents (US \$2,624.61)**. This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for the full debt, if not paid earlier, due and payable on **August 1, 2018**. 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 advanced 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 Lender the following described property located in **COOK County, Illinois**:

SEE ATTACHED PROPERTY DESCRIPTION

which has the address of: **186 WILLIAMSBURG RD, COUNTRY CLUB HILLS, IL 60478-5512** ("Property Address");

Tax ID # 31032010480000

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.

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payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in the paragraph 7, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under the paragraph 7 of the Subordinate Note, the Secretary may invoke the nonjudicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act") (12 USC 3571 et seq) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to sell the Property as provided in the Act. Nothing in the preceding sentence shall deprive the Secretary of any rights otherwise available to Lender under this paragraph or applicable law.

8. **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

9. **Waiver of Homestead.** Borrower waives all right of homestead exemption in the Property.

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:

Janié Arrendondo
Janié Arrendondo

Laverne A. Williamson (Seal)
LAVERNE A WILLIAMSON-Borrower

Social Security Number: 341-48-3628

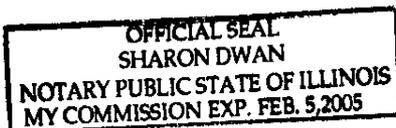
STATE OF ILLINOIS, COOK County ss:

I, SHARON DWAN, a Notary Public in and for said county and state do hereby certify that LAVERNE A WILLIAMSON, 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 LAVERNE A WILLIAMSON signed and delivered the said instrument as his/her/their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 17th day of April, 2002.

My Commission expires: 2/5/05

Sharon Dwan
Notary Public



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PARCEL 1: UNIT 1, AREA 8, LOT 6 IN PROVINCETOWN HOMES, UNIT NO. 1, BEING A SUBDIVISION OF PART OF THE NORTHEAST 1/4, SECTION 3, TOWNSHIP 35 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2: EASEMENTS FOR INGRESS AND EGRESS APPURTENANT TO AND FOR THE USE AND BENEFIT OF PARCEL 1 AS SET FORTH AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NO. 21023538, AS AMENDED, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office

0020796824

Page 3 of 4

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Title Order No. : _____
Servicer Loan No.: 33425333

STATEMENT OF PREPARATION

This LOAN MODIFICATION AGREEMENT document was prepared by:

Midland Mortgage Company
999 NW Grand Boulevard, Suite 100
Oklahoma City, OK 73118-6116

Claudia Flores
Signature

Claudia Flores
Printed Name/Title

5/10/02
Date

Property of Cook County Clerk's Office