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2000-03-30 09:50:21
Cook County Recorder 31.50

COOK COUNTY
RECORDER
EUGENE "GENE" MOORE
BRIDGEVIEW OFFICE



Prepared by: Crown Mortgage Company
Mail to: 6141 W. 95th Street
Oak Lawn, IL 60453

0001392547

MORTGAGE



THIS MORTGAGE ("Security Instrument") is given on **March 28, 2000**. The mortgagor is
THOMAS M. FITZGIBBON and
JEAN M. FITZGIBBON Husband and Wife

("Borrower"). This Security Instrument is given to **CROWN MORTGAGE COMPANY**

which is organized and existing under the laws of **THE STATE OF ILLINOIS**, and whose
address is **6141 W. 95TH ST., OAK LAWN, IL 60453**

NINETY THOUSAND & 00/100

("Lender"). Borrower owes Lender the principal sum of

Dollars (U.S. \$ **90,000.00**).

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 **April 1, 2030**. 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 Lender the following described property located in

LOT 34 IN BLOCK 6 IN OAKDALE, A SUBDIVISION OF THAT PART OF THE SOUTH EAST 1/4 OF SECTION 9, TOWNSHIP 37 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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Parcel ID #: **24-09-400-040** Parcel ID#: Parcel ID#: [Street, City],
which has the address of **5001 LAMB DRIVE** **OAK LAWN**
Illinois **60453** [Zip Code ("Property Address");

ILLINOIS Single Family - FNMA/FHLMC UNIFORM
INSTRUMENT Form 3014 9/90
Amended 5/91

VMP -6R(IL) (9608)

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Handwritten signature

attorneys fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

8. Mortgage Insurance If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve

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Form 3014 9/90

shall be entitled to collect all expenses incurred in pursuing the remedies provided in this instrument.

