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2000/0111 45 001 Page 1 of 3
2000-04-11 10:52:21
Cook County Recorder 47.00

SECOND LIEN MORTGAGE



Prepared By and when Recorded Mail To:
THE FIRST MORTGAGE CORPORATION
19831 GOVERNORS HIGHWAY
FLOSSMOOR, ILLINOIS 60422

98.51-320 OF

Space above this line reserved for Recorder's Use only

Know all men by these presents:

3PM

That SHERRIA BRYSON SINGLE PERSON NEVER MARRIED hereinafter called Mortgagor, whether one or more, has mortgaged, and hereby mortgages and warrants, to Bank One Trust Company, N.A., as Trustee, hereinafter called Mortgagee, and as assignee of the Illinois Development Finance Authority, whether one or more, the following described real estate and premises situated in the Program Area, as defined in the Origination and Servicing Agreement by and among the Authority, the Servicer and the various Lenders, to-wit:

1912 W. CANAL STREET #.B
BLUE ISLAND, IL 60405

SEE ATTACHED LEGAL DESCRIPTION READER.

PIN# 25-31-426-010, 25-31-426-011, 25-31-426-017, 25-31-427-003
25-31-427-004, 25-31-427-005, 25-31-427-006, 25-31-427-007, 25-31-427-008, 25-31-427-009
25-31-427-010, 25-31-429-019, 25-31-429-020

with all the improvements hereon and appurtenances thereunto belonging; and warrant the title to the same, subject to a prior lien evidenced by a first mortgage from the Mortgagor to be executed contemporaneously herewith. Mortgagee and Mortgagor acknowledge and agree that this Mortgage is subject and subordinate in all respects to the liens, terms, covenants and conditions of the first Mortgage and to all advances heretofore made or which may hereafter be made pursuant to the first Mortgage including all sums advanced for the purpose of (a) protecting or further securing the lien of the first Mortgage, curing defaults by the Mortgagor under the first Mortgage or for any other purpose expressly permitted by the first Mortgage or (b) constructing, renovating, repairing, furnishing, fixturing or equipping the Property. In the event of a foreclosure or deed in lieu of foreclosure of the first Mortgage, any provisions herein or any provisions in any other collateral agreement restricting the use of the Property to low or moderate income households or otherwise restricting the Mortgagor's ability to sell the Property shall have no effect on subsequent owners or purchasers of the Property. Any person, including his successors or assigns (other than the Mortgagor or a related entity of the Mortgagor), receiving title to the Property through a foreclosure or deed in lieu of foreclosure of the first Mortgage shall receive title to the Property free and clear from such restrictions.

This Mortgage is given to secure the payment of the principal sum of \$ 3020.00, bearing interest at the rate of 9.0% per annum, according to the terms of a certain Second Lien

BOX 333-CTT

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Note of even date herewith, signed by the Mortgagor, the payment thereon being due on or before the 1st day of MARCH, 2000, as provided by the Second Lien Note.

The Note secured by this Mortgage has a maturity of 20 years. The Note and Mortgage and all sums due thereunder securing the property will be accelerated at the then principal balance if the Mortgagor sells or voluntarily refinances the first mortgage note. The Note and Mortgage are not assumable.

In the event the Mortgagor defaults in the payment of said indebtedness, or fails to perform the other covenants and agreements hereof, the Mortgagee may foreclose this Mortgage, as provided by law; and as often as any proceedings may be taken to foreclose this Mortgage, the Mortgagor agrees to pay to the Mortgagee a sum equal to the amount of attorney's fees incurred in collecting the amounts due hereunder, in addition to other sums due, which shall be a further lien secured hereby. Upon the due payment of said indebtedness and the performance of other covenants and agreements hereof by the Mortgagor, this Mortgage shall become null and void.

The Mortgagor, in event of a foreclosure hereunder, hereby waives appraisalment of said premises, or not, at the option of the Mortgagee. Mortgagee will give the senior lien holder written notice of default and prior written notice of acceleration under this Mortgage.

Mortgagee's rights to collect and apply any insurance proceeds hereunder shall be subject and subordinate to the rights of the senior lien holder to collect and apply such proceeds in accordance with the first Mortgage.

Signed and Delivered this 30th day of MARCH, 2000.

Sherrla Bryson
SHERRLA BRYSON

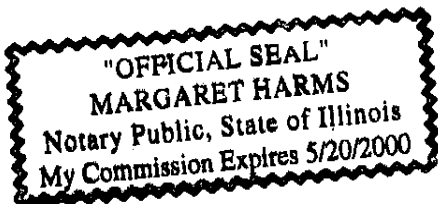
STATE OF ILLINOIS)
) ss
COUNTY OF COOK)

00253174

Before me, the undersigned, a Notary Public, in and for said County and State, on this 30th day of MARCH, 2000, personally appeared to me known to be the identical person who enacted the within and foregoing instrument and acknowledged to me that she executed the same as her free and voluntary act and deed for the uses and purposes therein set forth.

Given under my hand and seal the day and year last above written.

Margaret Harms
Notary Public



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UNIT NUMBER XI-28 IN ISLANDER CONDOMINIUMS, AS DELINEATED ON A PLAT OF SURVEY OF THE FOLLOWING DESCRIBED TRACT OF LAND:
CERTAIN PARTS OF THE FOLLOWING DESCRIBED TRACT:
LOT 33 (EXCEPT THE EAST 2.38 FEET THEREOF) ALSO LOTS 34 TO 47 BOTH INCLUSIVE ALL IN PLAT OF RESUBDIVISION OF BLOCKS 87 & 88; THE SOUTH 1/2 OF BLOCKS 89 AND 90 (EXCEPT THE WEST 70 FEET OF BLOCK 90); BLOCKS 101 AND 102 (EXCEPT THE WEST 70 FEET OF BLOCK 101); ALSO INCLUDING THAT PORTION OF VACATED EXETER STREET LYING BETWEEN BLOCKS 87 AND 88 AND BETWEEN THE NORTH LINE AND THE SOUTH LINE OF SAID BLOCKS EXTENDED; ALSO THAT PORTION OF COLONADE RIGHT OF WAY, NOW VACATED, LYING BETWEEN THE SOUTH 1/2 OF SAID BLOCKS 89 AND 90 AND BETWEEN THE SOUTH LINE AND THE EAST AND WEST CENTER LINE OF SAID BLOCKS EXTENDED, ALL IN PORTLAND, A SUBDIVISION IN THE SOUTH EAST 1/4 OF SECTION 31, TOWNSHIP 37 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED MARCH 13, 1947 AS DOCUMENT 14012612; TOGETHER WITH THAT PART OF VACATED TREMONT STREET (LINCOLN STREET) AS HERETOFORE DEDICATED IN THE AFORESAID SUBDIVISION, LYING SOUTH OF THE WESTERLY PROLONGATION OF THE NORTH LINE OF SAID LOT 34 TO THE EAST LINE OF LOT 35 AND LYING NORTH OF THE WESTERLY PROLONGATION OF THE SOUTH LINE OF LOT 34 AFORESAID TO THE EAST LINE OF LOT 35 AFORESAID, ALSO THE WEST 820 FEET OF THE FOLLOWING DESCRIBED TRACT OF LAND: LOTS 1 THROUGH 10 IN BLOCK 102 TOGETHER WITH THAT PART OF TREMONT STREET LYING EAST OF AND ADJOINING SAID LOTS; ALSO LOTS 1 THROUGH 9 IN BLOCK 101 TOGETHER WITH THAT PART OF EXETER STREET LYING EAST OF AND ADJOINING SAID LOTS; ALSO LOTS 1 THROUGH 5 IN BLOCK 104, ALL IN BLUE ISLAND (FORMERLY PORTLAND) IN SECTION 31, TOWNSHIP 37 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT FROM SAID LOTS AND STREETS THAT PART THEREOF LYING SOUTH OF THE NORTH LINE OF BROADWAY STREET AS DEDICATED BY DOCUMENT NO. 11953688) ALL IN COOK COUNTY, ILLINOIS WHICH PLAT OF SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED MAY 28, 1997 AS DOCUMENT NUMBER 97375696 AS AMENDED FROM TIME TO TIME; TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.

PIN# 25-31-426-010, 25-31-426-011, 25-31-426-017, 25-31-427-003
25-31-427-004, 25-31-427-005, 25-31-427-006, 25-31-427-007, 25-31-427-008, 25-31-427-009
25-31-427-010, 25-31-429-019, 25-31-429-020

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Cook County Clerk's Office