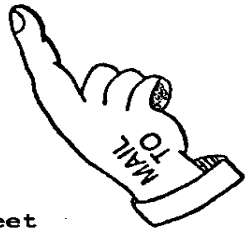


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307005 19 005 Page 1 of 14
2000-04-19 10:12:06
Cook County Recorder 47.50

AFTER-RECORDING MAIL TO:
MORTGAGE SERVICES GROUP
BANC ONE MORTGAGE CORPORATION
132 E. WASHINGTON ST. SUITE 100
INDIANAPOLIS, IN 46204
80 APR 17 PM 3:29



Prepared by:
Bank One, N.A.
514 South Main Street
Findlay, OH 45840

MORTGAGE

Acct# 9031790

THIS MORTGAGE ("Security Instrument") is given on April 5, 2000 . The mortgagor is Gary V. Stubitsch, A. Single Person

("Borrower"). This Security Instrument is given to Bank One, N.A.

which is organized and existing under the laws of The United States of America , and whose address is 132 E. Washington Street, Suite IN1-1030 Indianapolis, IN 46204 ("Lender"). Borrower owes Lender the principal sum of One Hundred Twenty-Four Thousand Eight Hundred and No/100

Dollars (U.S. \$124,800.00).

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 01, 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 Cook County, Illinois: See Exhibit A attached and made a part hereof

Parcel ID #: 08-31-403-006 - 1041
which has the address of 749 Deep Woods, Elk Grove Village [Street, City], Illinois 60007-7104 [Zip Code] ("Property Address");

ILLINOIS Single Family-FNMA/FHLMC UNIFORM INSTRUMENT Form 3014 9/90 Amended 8/96
Initials: LVA
VMP -6R(IL) (9608).01

14
2.2

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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,

Acct# 9031790

applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums

Property of Cook County Clerk's Office

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Acct# 9031790

To the extent permitted by applicable law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender also may require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Fixed/Adjustable Rate Rider.

(Seal)
-Borrower

Gary V Stubitsch

Gary V Stubitsch (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower