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Return To: estic Loans Inc. Victor Parkway Liv**ø**ni∰a, MI 48152





Eugene "Gene" Moore Fee: \$68.50 Cook County Recorder of Deeds Date: 04/21/2003 01:06 PM Pg: 1 of 23

Prepared By:

Joy Allen Quicken Loans Inc. 20555 Victor Parkway Livonia, MI 48152

Title Source inc. 1450 W. Long Lake Ste. 400 Troy, MI 48098

> [Space Above This Line For Recording Data] **MORTGAGE**

MIN 100039046712639190

R1121977

DEFINITIONS

· Ox Coot C Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding inc usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated together with all Riders to this document.

March 25, 2003

(B) "Borrower" is Lech Sawicki, a married man, and Aleksardra Sawicki, his wife

Borrower is the mortgagor under this Security Instrument.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

ILLINOIS - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS 134259087

Form 3014 1/01

-6A(IL) (0005)

VMP MORTGAGE FORMS - (800)521-7291