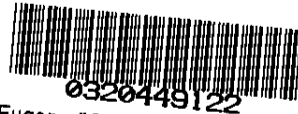


UNOFFICIAL COPY

Mail to →

AMERICAN TITLE CORP
27990 CONVERSE ROAD
ISLAND LAKE IL 60042



0320449122
Eugene "Gene" Moore Fee: \$36.00
Cook County Recorder of Deeds
Date: 07/23/2003 11:02 AM Pg: 1 of 7

This Instrument was prepared by:

AMY WULF

(Name)

15851 CLAYTON ROAD, BALLWIN, MO 63011

(Address)

0022344

MORTGAGE

THIS MORTGAGE is made 6/12/2003, between the Mortgagor, CURTIS MORGAN and LORETTA MORGAN (herein "Mortgagor"), and the Mortgagee, CITIBANK FEDERAL SAVINGS BANK a corporation organized and existing under the laws of the United States, whose address is 11800 Spectrum Center Drive, Reston, VA 22090 (herein "Lender"). The "Borrower" means CURTIS MORGAN and LORETTA MORGAN.

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$32,780.00, which indebtedness is evidenced by Borrower's note dated 6/12/2003 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on 6/17/2023.

TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Mortgagor herein contained, Mortgagor does hereby mortgage, grant and convey to Lender the following described property located in the County of COOK, State of Illinois:

SEE ATTACHED LEGAL DESCRIPTION

which has the address of 7944 KIMBARK AVENUE SOUTH, CHICAGO, ILLINOIS 60619 (herein, "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, an all easements, rights, appurtenances and rents all of which shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to as the "Property".

Mortgagor covenants that Mortgagor is lawfully seized 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. Mortgagor covenants that Mortgagor warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

UNIFORM COVENANTS

Mortgagor and Lender covenant and agree as follows:

1. PAYMENT OF PRINCIPAL AND INTEREST. Mortgagor shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.

2. APPLICATION OF PAYMENTS. Unless applicable law provides otherwise, all payments received by Lender shall be applied by Lender first to interest payable on the Note, and then to the principal of the Note.

3. PRIOR MORTGAGES AND DEEDS OF TRUST. Mortgagor shall perform all of Mortgagor's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including Mortgagor's covenants to make payments when due. Mortgagor shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payments or ground rents, if any.

C.M. L.M.