



Doc#: 0402348024
Eugene "Gene" Moore Fee: \$28.00
Cook County Recorder of Deeds
Date: 01/23/2004 10:45 AM Pg: 1 of 3

Lien of Property

THIS MORTGAGE ("Security Instrument") is given on September 05th, 2003, the mortgagor is Yunuen Bucio ("Borrower"). This Security Instrument is given to Ferdinand Fernandini, which is organized and existing under the laws of Illinois and the United States, and whose address is 4001 Kolze, Schiller Park, IL 60176 ("Lender"). Borrower owes Lender the principal sum of \$22,650.00 (Twenty Two Thousand Six Hundred Fifty 00/100). 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 February 05, 2004. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (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:

Legal: LOT 85 IN HARVEY M. THOMPSON'S RESUBDIVISION OF BLOCK 4 IN CANAL TRUSTEE'S SUBDIVISION OF SECTION 7, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Pin #: 17-07-204-034-0000

which has the address of: 1936 W. Huron, Chicago, IL 60622

Together With all the improvements now or hereafter erected on the property, and all easements, rights, appurtenance, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all 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 seised 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. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

This Security Instrument combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNOFFICIAL COPY

Uniform Covenants. Borrower and Lender covenant and agree as follows:

- 1. Payment of Principal and Interest; Prepayment and Late Charges.**
 Borrower shall promptly pay when due the principal of and interest on the debt evidence by the Note and any prepayment and late charges due under the Note. In the event that this loan is not paid in full by the predetermined due date, the entire principal balance due will accrue interest at an annual percentage rate of 18% or the maximum allowed by law.

By Signing Below, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Yunuen Bucio (Seal) _____ (Seal)

State of Illinois)
) SS.
County of)

I, the undersigned, a notary public in and for said county, in the state of aforesaid, do hereby certify, that Yunuen Bucio personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he/she/they signed, sealed and delivered the said instrument as his/her/their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and official seal, this 5th day of September, 2003.

My commission expires: 7-28-05

Gail Augustine
Notary Public



Prepared By: Ferdinand Fernandini
4001 Kolze Ave
Schiller Park, IL 60176

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Promissory Note

S.S. # 334-13-0218

Yunuen Bucio

Name

1787 W. William Dr.

Address

Romeoville IL

City, State

I Yunuen Bucio agree to borrow \$ 22650.00 from Ferdinand Fernandini. I will pay back the \$ 22650.00 to Ferdinand Fernandini on or before November 5, 2003

My signature below acknowledge that I have read and understand all the above and I therefore, agree if there is any need for legal transaction, to recuperate the money, that any need for attorney fees shall be paid by me Yunuen Bucio

Signature Yunuen Bucio Date 9-5-03



Note: In case of death to Yunuen Bucio, It is agreed that the check will be given to Ferdinand Fernandini to pay a debt in the amount of \$ 22650.00 dollars

In case of death to Ferdinand Fernandini the debt of \$ 22650.00 dollars, owed by Yunuen Bucio To Ferdinand Fernandini should be given to Martha Fernandini (wife) MARtha Fernandini

I owned property located 1436 W. Huron
CHICAGO IL 60622

I will use my property as collateral if I am unable to repay my loan. Yunuen Bucio will give copy documents of the above property location to Ferdinand Fernandini. Which he can use if I do not pay my obligation.

Ferdinand Fernandini
Lender

Yunuen Bucio
Borrower

9/5/2003
date

9-5-03
date

PIN# 17-07-204-034-0000

Gail Augustine