THIS MORTGAGE ("Security Instrument") is given on the date herein below

Detailed... The MORTGAGOR IS Jack Genteman. (Lender) This security Instrument is given to
Betty Stokes (Borrower). BORROWER owes LENDER the principal sum of (Eighty Five
Thousand Dollars \$85,000.00) this debt is evidenced by Borrower's Note dated even with this
document ("Note"). For this purpose BORROWER does hereby mortgage, grant, and Convey
to the LENDER, the following described property Located in COOK County, Illinois

## SEE EXHIBIT A ATTACHED HERETO

This has the address of 6103 W. School Street, Chicago, IL. 60634, Cook County TOGETHER WITH all the improvements how or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil, and gas rights and profits, water rights and stock and all fixtures for 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 COVENANT that the BORROWER is seized of the estate hereby Conveyed and have the right to mortgage, grant, and convey the Property and that the Property is unencumbered, except for encumbrances of record.

IF BORROWER meets certain conditions, BORROWER shall have the right to have

Enforcement of this Security Instrument discontinued at any time prior to the earlier of (a) 90 days (or such other prood as applicable law may specify for reinstatement, before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrowers or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrowers (a) pay LENDER all sums which then would be due under this Security Instrument and Note had no acceleration occurred; (b) cure any default of any other covenants or agreements; (c) pay all expenses incurred to enforcing this Security Instrument, including, but not limited to, reasonable require to assure that that the lien of this Security Instrument, lenders' RIGHTS IN THE Property and BORROWERS obligation pay the sums secured by this Security Instrument shall continue unchanged.

Upon reinstatement by BORROWER obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by BORROWER, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred.

LENDER SHALL gives notices to BORROWER prior to arcelerations following BORROWER breach of any covenant or agreement in this Security Instrument. 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 the BORROWER, by which the default must be cured; and (d) that the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform BORROWER of the right to reinstate after the nonexistence of a default or any other defense of BORROWER to acceleration and foreclosure. If the default is not cured on 30 before the date specified in the Note, LENDER, at his option, may require immediate payment in full of all sums secured by this Security Installment by judicial proceeding. LENDER shall be entitled to collect all expense incurred in pursuing the remedies provided in this paragraph, including, but not limited to, reasonable attorneys; fees and costs of title evidence.

UPON PAYMENT of all sums secured by this Security Instrument, LENDER shall release this Security Instrument without charge to the BORROWER; The BORROWER shall pay any recordation costs.

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.

Betty Stokes

Doc#: 0409626196 Eugene "Gene" Moore Fee: \$50.00 Cook County Recorder of Deeds Date: 04/05/2004 01:06 PM Pg: 1 of 3

## **UNOFFICIAL COPY**

STATE OF ILLINOIS)

Ss

COUNTY OF COOK

I, the undersigned, a Notary Public in and for said County and State, do hereby certify that Betty Stokes (borrower) and Jack Genteman (lender) personally known to me to be the same persons wrose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

GIVEN UNDERIMY HAND AND OFFICIAL SEAL this \_

day of

\_\_, 2004.

"OFFICIAL SEA"
CHERYL ANN NUTLEY
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 9/10/200.

ATARY PUBLIC

'n't Clort's Office

0409626196 Page: 3 of 3

## **UNOFFICIAL COPY**

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

Commitment Number: 103871-RILC

## SCHEDULE C PROPERTY DESCRIPTION

The land referred to in this Commitment is described as follows:

THE EAST 30 FEET OF THE WEST 90 FEET OF LOT 35 IN CHARLES BOOTH'S BELMONT AVENUE ADDITION TO CHICAGO, BEING A SUBDIVISION OF THE SOUTH 10 ACRES OF THE NORTH HALF OF THE SOUTH WEST QUARTER OF SECTION 20 TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY II I INOIS

PIN: 13-20-326-012-0000

CKA: 6103 WEST SCHOOL STREET, CHICAGO, IL, 60639

ALTA Commitment Schedule C

(103871-RILC PFD/103871-RILC/31)