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This instrument Prepared by:

Alonzo Jones
403 Merganser CT.
Lindenhurst, IL. 60046

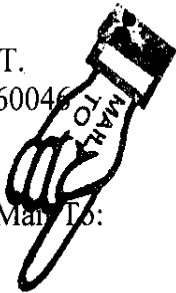


Doc#: 0513705049
Eugene "Gene" Moore Fee: \$28.00
Cook County Recorder of Deeds
Date: 05/17/2005 09:36 AM Pg: 1 of 3

After Recording Main To:

Cynthia Johnson
123 E. 153rd Street
Harvey, IL. 60426

425 213 0414



Second Mortgage

This Second Mortgage ("Security Instrument") is given on April 29, 2005. This document is for the Property at 123 E. 153rd Street, Harvey, Illinois 60426. The mortgager is Alpha Steward, single never married, whose address is 123 E. 153rd Street, Harvey, Illinois 60426 ("Borrower"). This Security Instrument is given to; Cynthia Johnson, whose address is, 123 E. 153rd Street, Harvey, IL. 60426 ("Lender").

Section 1. Borrower owes Lender the principal sum of Three Thousand Seven Hundred and Fifty Dollars (\$3,750). This debt is evidence by Borrower's note dated of even date herewith, which provides for monthly payment, with the full debt, if not paid earlier, due and payable on April 1, 2014. This security instrument secures to Lender (a) the repayment of the debt evidence of the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advance by the Lender to Borrower related to the property (described on Exhibit A attached hereto), and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For these purposes, Borrower does hereby mortgage, grant and convey to Lender, the Property described on Exhibit A attached hereto, 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, subject to the prior mortgage (the "First Mortgage") of BNC MORTGAGE (the "First Lender"), dated of even date herewith, executed by and between borrower and the First Lender, pertaining to the Property (the "First Mortgage").

Section 2. Borrower covenants and agrees with Lender that Borrower shall fully comply with all requirements of the First Mortgage, including without limitation the payment of all amounts due there under in a timely manner, and the full and timely performance of all other obligations of Borrower to the lender under the First Mortgage. Borrower agrees that in the event the Borrower receives any communication from Lender regarding the First Mortgage, including without limitation any notice of no receipt of payment, Borrower shall immediately provide Lender with a true, correct and complete

3K2

STEWART TITLE OF ILLINOIS
2 N. LA SALLE STREET
SUITE 1920
CHICAGO, IL 60602

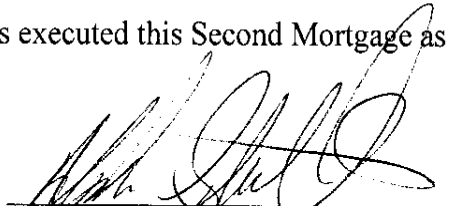


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copy of any such notice. Borrower and Lender further covenant and agree that in the event that Borrower is in default under the First Mortgage, Borrower shall be automatically deemed to be in default under the First Mortgage, Borrower shall be automatically deemed to be in default under this Security Instrument.

Section 3. Borrower and Lender covenant and agree that all provisions of the First Mortgage not inconsistent with this Second Mortgage are incorporated herein b this reference, to be construed in favor of Lender, subject in all cases to the subordination of Lender's rights to the rights of the First Mortgage lender.

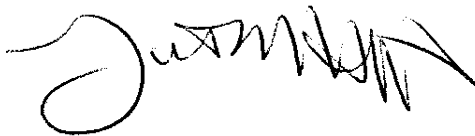
IN TESTIMONY WHEREOF, Borrower has executed this Second Mortgage as of the 29 day of April, 2005.

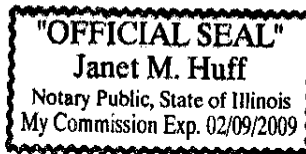

Alpha Steward

State of Illinois)
) SS.
County of Cook)

I, Janet M Huff, a notary public in and for the County of Cook, State of Illinois, DO HEREBY CERTIFY that Alpha Steward, personally known to me to be the same person whose name is subscribed to the foregoing Second Mortgage appeared before me this day in person, and acknowledged that Borrower signed, sealed and delivered the Second Mortgage as Borrower's free and voluntary act, for the used and purposes therein set forth, including the waiver and release of rights of homestead.

GIVEN under my hand and notaries seal this 29th day of April 2005.





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STEWART TITLE

GUARANTY COMPANY
HEREIN CALLED THE COMPANY

ALTA COMMITMENT
Schedule A - Legal Description
File Number: TM174405
Assoc. File No: 425213

COMMITMENT - LEGAL DESCRIPTION

LOT 4 IN BATESON'S SUBDIVISION OF LOTS 25, 26 AND 27 IN BLOCK 63 IN HARVEY, A SUBDIVISION OF PART OF SECTION 17, TOWNSHIP 36 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office
P: 10/17/2017 2017-110-019