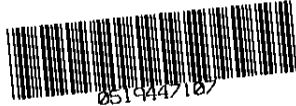


UNOFFICIAL COPY

Return To:
FREMONT INVESTMENT & LOAN
P.O. BOX 34078
FULLERTON, CA 92834-34078

Doc#: 0503347010
Eugene "Gene" Moore Fee: \$70.00
Cook County Recorder of Deeds
Date: 02/02/2005 07:35 AM Pg: 1 of 24

Prepared By:
BARBARA LICON



Doc#: 0519447107
Eugene "Gene" Moore Fee: \$30.00
Cook County Recorder of Deeds
Date: 07/13/2005 12:24 PM Pg: 1 of 4

*Copies to
Patty - 03*

5000133793

[Space Above This Line For Recording Data]

MORTGAGE

MIN 1001944-5000133793-1

EIT

~~THIS DOCUMENT IS BEING RE-RECORDED BECAUSE THE RECORDERS OFFICE RECORDED THE FIRST AND SECOND MORTGAGE AS ONE DOCUMENT AND THEY SHOULD HAVE BEEN RECORDED AS TWO SEPARATE DOCUMENTS.~~

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 the usage of words used in this document are also provided in Section 16.

- (A) "Security Instrument" means this document, which is dated **January 27, 2005** together with all Riders to this document.
- (B) "Borrower" is **CHARLES T MINOR, A SINGLE MAN**

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 Form 3014 1/01

VMP -6A(IL) (0010)

Page 1 of 15

Initials: *CM*



VMP MORTGAGE FORMS - (800)521-7291

UNOFFICIAL COPY

RECORDING COVER
SHEET
FILE NO. 4341909 ~~4~~

2/2

Cook COUNTY

~~THIS DOCUMENT IS BEING RE-RECORDED BECAUSE THE RECORDERS OFFICE RECORDED THE FIRST AND SECOND MORTGAGES AS ONE DOCUMENT AND THEY SHOULD HAVE BEEN RECORDED AS TWO SEPERATE DOCUMENTS.~~

TYPE OF DOCUMENT:

Mortgage

Greater Illinois Title
300 E. Roosevelt Road
Wheaton, IL 60187

Property of Cook County Clerk's Office

JAN-27-2005 THU 09:11 AM DGE - TEAM 8
Jan-25-2005 12:42pm From: SPECTRUM FINANCIAL SERVICES INC,

700-481-0880 T-826 P.004/007 F-104

UNOFFICIAL COPY

Second Mortgage from Charles T. Minor to James Deloney and Ardelia Deloney
January 24, 2005

This Second Mortgage (Security Instrument) is given on the 24th day of January, 2005, by the Mortgagor, Charles T. Minor (Borrower). This security instrument is given to James Deloney and Ardelia Deloney (Sellers, a married couple) who has this day loaned to the said Charles T. Minor, Sixteen Thousand Three Hundred Dollars (\$16,300) for which they have passed to the said Charles T. Minor his promissory note of even date herewith and drawn payable thirty (30) years after date in monthly installments of \$97.73 at an interest rate of 6%.

Now this Second Mortgage witnesses that in consideration of the premises and of One Dollar, the said mortgagor does grant unto James Deloney and Ardelia Deloney in fee simple all that lot or parcel of land situate in Chicago, Illinois, Cook County.

LEGAL DESCRIPTION ATTACHED

PROPERTY ADDRESS: 113 8 S Church, Chicago, Illinois 60643

And more particularly described by meets and bounds, courses and distances as by referenced thereto will fully appear under the item thereof. Together with all rights, roads, ways, water, privileges and advantages thereto appertaining.

Provided that if the said mortgagor shall cease to be paid the said promissory note, faithfully and punctually according to their respective tenor and to be performed all the covenants here, then this Second Mortgage shall be void.

And it is agreed, that until default, the mortgagor may possess said property and the said Charles T. Minor hereby covenants to pay, as they severally fall due the debt and interest hereby intended to be secured, all taxes that may be levied thereon, and on the property hereby conveyed, and also all prior liens upon said property.

But if there shall be default in any condition of this Second Mortgage, then the whole debt hereby intended to be secured shall be due and demandable and James Deloney and Ardelia Deloney and/or her legal representative or assigns are hereby authorized to sell the said note.

This Second Mortgage will commence on March 1, 2005 and expire on February 28, 2035.

Charles T. Minor
Charles T. Minor

James T. Deloney and Ardelia Deloney
James Deloney and Ardelia Deloney

Prepared By: Mail to
Jack Bainbridge
1835 Dixie Hwy
Flossmoor, IL 60422

JAN-27-2005 THU 09:15 A - OCR TEAM 5
Jan-25-2008 12:43pm From SPECTRUM FINANCIAL SERVICES INC.

708-481-0880 T-825 P.008/007 F-184

UNOFFICIAL COPY

LEGAL DESCRIPTION

THE SOUTHERLY 5 FEET OF LOT 7 AND ALL OF LOT 8 IN BLOCK 75 IN WASHINGTON HEIGHTS IN THE NORTHEAST 1/4 OF SECTION 19, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS/

25-19-216-025

Property of Cook County Clerk's Office