

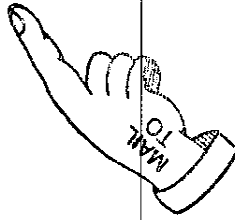
UNOFFICIAL COPY

THIS DOCUMENT PREPARED BY:
MAIL TO:

Niles Township Schools CU
9440 Kenton Avenue
Skokie, IL. 60076



Doc#: 0607453112 Fee: \$26.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 03/15/2006 10:10 AM Pg: 1 of 2



MORTGAGE

THIS MORTGAGE is given on February 3rd, 2006. The Mortgagors are Cynthia and David Johson, husband and wife ("Mortgagor"). This mortgage is given to Niles Township Schools Credit Union which is existing under the laws of Illinois, and whose address is 9440 Kenton, Skokie IL 60076 ("mortgagee").

Mortgagor owes Mortgagee the principal sum of \$28,926.02. This principal sum is payable in 59 monthly installments of \$543.00, with a final payment of \$542.08. This debt is evidenced by Mortgagor's note dated the same date as this Mortgage ("note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on February 15th, 2011. This Mortgage secures the repayment of the note and the performance of Mortgagor's covenants and agreements under this Mortgage and the note. For this purpose, Mortgagor does hereby mortgage, grant and convey to mortgagee the following described property 682 Skye Lane, Inverness, IL. 60010 ("property"), located in Cook County, State of Illinois:

LOT 6 IN CHEVIOT HILLS OF INVERNESS, UNIT NO 3 BEING A SUBDIVISION OF PART OF THE EAST 1/2 OF THE EAST 1/2 OF THE NORTHEAST 1/4 OF SECTION 13, TOWNSHIP 42 NORTH, RANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN, AND PART OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 18, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 02-18-103-006

If Mortgagee must defend or enforce its interest granted herein, Mortgagor agrees to pay the Mortgagee's reasonable attorney's fees, costs, and any sale expenses.

No other property of Mortgagor shall serve as security for this indebtedness, regardless of any other statements contained in any other loan documents executed and delivered by Mortgagor to Mortgagee. This mortgage is not secured by any other collateral, no matter what any other agreement between Mortgagor and Mortgagee states, nor is it secured by any right of setoff or lien granted by statute or otherwise, and Mortgagee expressly waives any other collateral or right to other collateral, it being the intent of Mortgagee to waive any collateral of any kind securing this indebtedness except Mortgagor's principal residence, as described herein as "property," so as to be in full compliance with 11 U.S.C. 1322 (b)(2).

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Mortgagor acknowledges and warrants that the value of the property herein exceeds the balance owed on all encumbrances against the property and there clearly exists equity in the property for the benefit of Mortgagee.

Cynthia Johnson
Cynthia Johnson

David Johnson
David Johnson

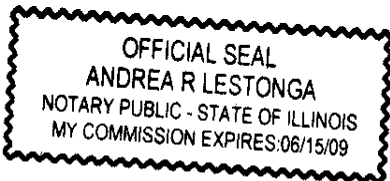
Property of Cook County Clerk's Office

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

On February 03, 2006, before me, the Notary Public named below, personally appeared the person(s) names above, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons whose names are subscribed above and acknowledged to me that they executed the Mortgage in their authorized capacities, and by their signatures executed the Mortgage. Witness my hand official seal.

My Commission expires:

6-15-09



Andrea R. Lestonga
NOTARY PUBLIC