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WHEN RECORDED MAIL TO:

JOANNE A. FEHN, GENERAL COUNSEL
939 WEST LAKE STREET
CHICAGO, ILLINOIS 60607
LoanNumber: 118516509



Doc#: 0609746049 Fee: \$36.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 04/07/2006 08:50 AM Pg: 1 of 7

1 of 2 06-06990

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MIN: 1000157-0006529854-5 MORTGAGE

FHA CASE NO.
137-3404478-703

THIS MORTGAGE ("Security Instrument") is given on MARCH 23, 2006
The Mortgagor is PAULETTE BROOKS, A SINGLE WOMAN

("Borrower"). This Security Instrument is given to
Mortgage Electronic Registration Systems, Inc. ("MERS") (solely as nominee for Lender, as hereinafter defined, and
Lender's successors and assigns), as beneficiary. 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.
ANCHOR MORTGAGE CORPORATION, AN ILLINOIS CORPORATION

("Lender") is organized and existing
under the laws of ILLINOIS, and
has an address of 939 WEST LAKE STREET, CHICAGO, ILLINOIS 60607

Borrower owes Lender the principal sum of ONE HUNDRED EIGHTY-SIX THOUSAND SEVEN
HUNDRED SIXTY AND 00/100 Dollars (U.S. \$ 186,760.00).

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 APRIL 1, 2036

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and
all renewals, extensions and modifications of the Note; (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 MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns
of MERS the following described property located in

COOK County, Illinois:

LOT 36 AND THE SOUTH 3 FEET OF LOT 37 IN MARSH
AND CADWELL'S SUBDIVISION OF LOTS 13, 14, 17, 18, 20 AND THE NORTH
174 FEET OF LOT 21 IN WHITLOCK AND OTHERS' SUBDIVISION OF BLOCKS 1 TO
4 AND 7 TO 10, ALL INCLUSIVE, IN TAYLOR'S SUBDIVISION OF THE EAST 1/2
OF THE SOUTHEAST 1/4 OF SECTION 21, TOWNSHIP 38 NORTH, RANGE 14, EAST
OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.
A.P.N.: 20-21-408-032 & 20-21-408-033

Borrower Initials: pk

Lawyers Title Insurance Corporation

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18. Foreclosure Procedure. If Lender requires immediate payment in full under paragraph 9, Lender may foreclose this Security Instrument by judicial proceeding, and any other remedies permitted by applicable law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 18, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under paragraph 9, the Secretary may invoke the nonjudicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. 3751 et seq.) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to sell the Property as provided in the Act. Nothing in the preceding sentence shall deprive the Secretary of any rights otherwise available to a Lender under this paragraph 18 or applicable law.

19. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

20. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.

21. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were in a part of this Security Instrument. [Check applicable box(es)].

- Condominium Rider
- Graduated Payment Rider
- Growing Equity Rider
- Planned Unit Development Rider
- Adjustable Rate Rider
- Rehabilitation Loan Rider
- Non-Owner Occupancy Rider
- Other [Specify]

BY SIGNING BELOW, Borrower accepts and agrees to the terms contained in pages 1 through 7 of this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Paulette Brooks

PAULETTE BROOKS

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

Witness:

Witness:

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STATE OF ILLINOIS,

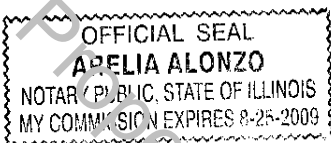
County ss: Cook

I, the undersigned
do hereby certify that PAULETTE BROOKS

, a Notary Public in and for said county and state,

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 signed and delivered the
said instrument as free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 23 day of March 2006



Arelia Alonzo
Notary Public

My Commission expires: 08-25-09

This instrument was prepared by:

(Name) JOANNE F. REYN, GENERAL COUNSEL

(Address) 939 WEST LAKE STREET
CHICAGO, ILLINOIS 60607