[SPACE ABOVE THIS LINE FOR RECORDING]

TITLE(S) OF DOCUMENT:

MORTGAGE

DATE OF DOCUMENT

AUGUST 5, 2006

GRANTOR'S NAME:

TERESA PAUL

MARCIN PAUL

GRANTOR'S ADDRESS:

272 ACCHN DRIVE

STREAMWC OD. IL 60107

GRANTEE:

MID-AMERICA BANK

GRANTEE'S ADDRESS:

2650 WARRENVILLE P.O.AD - SUITE 500

DOWNERS GROVE, IL 60 \$15-1721

FULL LEGAL DESCRIPTION IS LOCATED ON PAGE 9 SEE EXHIPIT "A" TH'S OFFICE

REFERENCE BOOK(S) AND PAGE(S), IF REQUIRED:

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From-UNOFFICIAL CO ~07-31-2006

When recorded mail to: First American Title Insurance Co., -enders Advantage 1100 Superior Avenue, Suite 200 Cleveland, Ohio 44114 ATTN: NATIONAL RECORDINGS

> **EQUITY CASH LINE MORTGAGE**

THIS IS A JUNIOR MORTGAGE,

THIS MORTGAGE is made this

5th

day of August, 2006 , between the Mortgagor,

TERESA PAUL, AND MARCIN PAUL, WIFE AND HUSBAND

(herein "Borrower"), and the Morrgages, MidAmerica Bank. Fsb., (herein "Lender") a corporation organized and existing under the laws of the United States of America, whose address is 2650 WARRENVILLE RUAD SUITE 500, DOWNERS GROVE, IL 60515-172:

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 35,000.00 indebtedness is evidenced by Borrower's Equity Agreemer 1 and Promissory Note (herein "Note") providing for periodic payments as called for therein, with the balance of indebtedness, if not so mer paid, due and payable on August 1st, :026

TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mongage; and the performance of the covenants and agreements of Borrower herein contained, Borrower due hereby mortgage, grant and col vey to Lender the et.
Clarks Office following described property located in the County of Cook State of Illinois:

please see attached legal

Parcel ID#: 06254120620000

which has the address of 272 ACORN DR,

Streamwood

Illinois

60107

[Street] (herein "Property Address");

[ZIP Code]

IL Equity Cash Line Mongage-FNMA.FHLMC Uniform Instrument

[City]

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TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rems all of which shall be deemed to be and remain a part of the property covered by this Morigage; and all of the foregoing, together with said property (or the leasehold estate if this Morigage is on a leasehold) are hereinafter referred by as the "Property".

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, and that the Property is unencumbered, except for encumbrances of record. Bor ower covenants that record,

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

- 1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.
- 2. Application of Payments. The borrower must pay to the Bank at least the minimum amount due in each billing cycle. Payment of more than the minimum payment in any billing cycle will not relieve the borrower from 1 aying the minimum payment in any other cilling cycle. Payments received will be applied in the following order when posted (1) accrued interest, if any; (2) late charges, if any; (3) annual service fee and/or other charges, if any; (4) principal reduction.
- 3. Prior Moragage, and Deeds of Trust; Charges; Liens. Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, in cluding Borrower's impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payment for ground rents, if
- 4. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage", and such other hazards as Lender way require and in The insurance of the periods as Lender may require.

The insurance carrier providing the insurance spirit be chosen by Borrower subject to approval by Lei der; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien, which has priority over this Mortgage.

In the event of loss, Borrower shall give prompt notice to the instance carrier and Lender. Lender thay make proof of loss if not made promptly by Borrower.

If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to scale a claim for resurance benefits, Lend r is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Mortgage.

- 5. Preservation and Maintenance of Property; Leaseholds; Condominiums; Flanned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or an inants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, the by-laws and regulations of the condominium.
- 6. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Propert; then Lender, at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, including reasonable attorney's fees, and take such action as is necessary to protect Lender's interest. If Lender required mortgage insurance as a cci dition of making the loan secured by this Mortgage, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, at the Note 121e, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such shall be payable upon notice from Lender to Borrower requesting payment thereof. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefore related to Lender's

- 8. Condemnation. The proceeds of any award or claim for damages, direct or consequential, it connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, an hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.
- 9. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the 1 me for payment or modification of amortization of the sums secured by this Mortgage granted by Lender to any successor in inte est of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in inte est. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Born wer and Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.
- 10. Remed cs Cumulative. All remedies provided in this Mortgage are distinct and cumulative o any other right or remedy under this Mortgage or afforded by law or equity, and may be exercised concurrently, independently or successively.
- 11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants at d agreements herein contained shall bind, and the rights hereunder shall insure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 15 biteof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Mortgage, but does not execute the Note, (a) is co-signing this Mortgage only to mortgage, grunt and convey that Borrower's interest in the Property to Lender under the terms of this Mortgage, (b) is not personally liable on the Note or under this Mortgage, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forbest, or make any other accommodations with regard to the terms of this Mortgage or the Note without that Borrower's consent and vithout releasing that Borrower or modifying this Mortgage as to that Borrower's interest in the Property.
- 12. Notice. Except for any notice required order applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by delivering it or by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as movided herein, and (b) any notice to Lender shall be given by certified mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.
- 13. Governing Law; Severability. The state and local laws a pricable to this Mortgage shall be the laws of the jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of federal law to this Mortgage. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable lav; such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of this Mortgage and the Note are declared to be severable. As used hencin, "costs", "expentes" and "attorney's fees" include all sums to the extent not prohibited by applicable law or limited herein.
- 14. Borrower's Copy. Borrower shall be furnished a conformed copy of the Note and of this Mor gage at the time of execution or after recordation hereof.
- 15. Rehabilitation Loan Agreement. Borrower shall fulfill all of Borrower's obligations under are some rehabilitation, improvement, repair, or other loan agreement, which Borrower emers into with Lender. Lender, at Lender's cotion, may require Borrower to execute and deliver to Lender, in a form acceptable to Lender, an assignment of any rights, claims or defenses which Borrower may have against parties who supply labor, materials or services in connection with improvements m: de to the Property.
- 16. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secure I by this Mortgage. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Mortgage.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall previde a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all so no secured by this mortgage. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Mortgage without further notice or demand on Borrower.

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17. Obligatory Advances. This mortgage secures the repayment of certain sums advanced to the borrower under the Equity Agreement and Promissory Note. Provided Borrower is not in default with respect to any covenant or agreement under the terms of this Mortgage, and the Equity Agreement and Promissory Note, including the covenants to pay when due any sums secured by this Mortgage, Lender is obligated from time to time and upon demand of the Borrower to advance unch additional sums requested by Borrower up to the total face amount of this Mortgage.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

- or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Lender prior to acceleration shall give notice to Borrower as provided in paragraph 12 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 10 days from the date the notice is a ailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceeding, and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonexistence of a default or any other defense of Borrower to acceleration and foreclosure. If the breach is not cared on or before the date specified in the notice, Lender, at Lender's option, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclosure in this Mortgage by judicial proceeding.

 Lader shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable atteracy's fees and costs of documentary evidence, abstracts and title reports.
- 19. Borrower's Right to Keinstate. Notwithstanding Lender's acceleration of the sums secured by it is Mongage due to Borrower's breach, Borrower shall have the right to have any proceedings begun by Lender to enforce this Montgage discontinued at any time prior to entry of a judgment and refing this Montgage if: (a) Borrower pays Lender all sums which would be then due under this Montgage and the Note had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Montgage, (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in his Montgage, and in enforcing Lender's remedies as provited in paragraph 18 hereof, including, but not limited to, reasonable anteriety's fees; and (d) Borrower takes such action as Lend at may reasonably require to assure that the lien of this Montgage, Lender's merest in the Property and Borrower's obligation to pay the sums secured by this Montgage shall continue unimpaired. Upon such payment and cure by Borrower, this Montgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.
- 20. Assignment of Rents; Appointment of Receiver. At additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to succeleration under paragraph 18 hereof it abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 18 here of or abandonment of the Property, Lender shall be entitled to have a receiver appointed by a court to enter upon, take possession of and manage the Property and it collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bands and reasonable a torney's fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for the rents actually releved.

- 21. Release. Upon payment of all sums secured by this Mortgage, Lender shall release his Mortgage without charge to Borrower. Borrower shall pay all costs of recordation, if any.
 - 22. Waiver of Homestead. Borrower hereby waives all right of homestead exemption in the Property

07-31-2006

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REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE UNDER SUPERIOR MORTGAGES OR DEEDS OF TRUST

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a liet which has priority over this Mortgage to give Notice to Lender, at Lender's address set forth on page one of this Mortgage, of at y default under the superior encumbrance and of any sale or other forcelosure action.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

TERESA PAUL (Scal)	
Marcin Paul (Seal)	
(Sezi)	
(Seal)	OUNE
(Sign Original Only)	
STATE OF ILLINOIS,	County ss:
I, KEJINA M AND ECK a Notary Public in and for said county and state do herel TERESA PAUL, AND MARCIN PAUL, WIFE AND HUSE	by certify that
subscribed to the foregoing instrument, appeared before me the	nally known to me to be the same person (s whose name(s) his day in person, and acknowledged that Sie
τοπη	ce and voluntary act, for the uses and purp ises therein set
Given under my hand and official seal, this	day of august, 2006
My Commission Expires:	Notary Public Source Model
THIS INSTRUMENT WAS PREPARED BY: KENNETH KORANDA 2650 WARRENVILLE ROAD SUITE 500	"OFFICIAL SEAL" REGINA MADECK NOTARY PUBLIC STATE OF ILLINOIS
DOWNERS GROVE, IL 60515-1721	My Commission Expires 02/15/2009
IL Equity Cash Line Mortgage-FNMA.FHLMC Uniform Instrument	W487005 01/04 Page 5 of 5

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~~~	<b>-</b>	4.

### CONDOMINIUM RIDER

THIS CONDOMINIUM RILEF, is made this 5TH day of AUGUST incorporated into and shall be deemed to amond and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borr wer's Note to MID AMERICA BANK, FSB.

"Lender") of the same date and covering the Property described in the Security Instrument and locate i at:

272 ACORN DR. , STREAMWOOD, IL 60107

[Property Address]

The Property includes a unit in, together with an undivided interest in the common elements of, a condo ninium project known as: SOUTHGATE MANOR

[Name of Condominium Project]

(the "Condominium Project"). If the owners association or other entity which aris for the Condominium Project (the "Owners Association") holds title to property for the benefit or use of its members or shareholders, the Property also includes Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest. The mortgagor also hereby grants to the mortgagee, its successors and assigns, as right and easements appurtenant to the subject unit described herein, the rights and easements for the benefit of said unit sellorth in the declaration of condominium. This mortgage is subject to all rights, easements and covenants, provisions, and receival an contained in said declaration the same as though the provisions of said declaration were recited and stipulated at length herein.

CONDOMINIUM COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

- A. Condominium Obligations. Borrower shall perform all of Borrower's obligations are the Condominium Project's Constituent Documents. The "Constituent Documents" are the: (1) Declara ion or any other document which creates the Condominium Project; (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.
- B. Property Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy on the Condominium Project which is satisfactory to L. :nder and which provides insurance coverage in the amounts (including deductible levels), for the periods, and against loss by fire, hazards included within the term "extended coverage," and any other hazards, includin 3, but not limited to, earthquakes and floods, from which Lender requires insurance, then: (i) Lender waives the provision in Section 3 for the Periodic Payment to Lender of the yearly premium installments for property insurance on the Property; and (ii) Borrower's obligation under Section 5 to maintain property insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association

MULTISTATE CONDOMINIUM RIDER—Single Family—Fannic Mac/Freddie Mae UNIFORM INSTRUMENT



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What Lender requires as a condition of this waiver can change during the term of the I van.

Borrower shall give Lender prompt notice of any lapse in required property insurance coverage provided by the master or blanket policy.

In the event of a distribution of property insurance proceeds in lieu of restoration or repair following a loss to the Property, whether to the unit or to common elements, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by the Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy at teptable in form, amount, and extent of coverage to Lender.

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common elements, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be coplied by Lender to the sums secured by the Security Instrument as provided in Section 11.

Lender's Prior Consent. Borrower shall not, except after notice to Lender and wit I Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the aband inment or termination of the Condominium Project, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by conder mation or eminent domain; (ii) any emendment to any provision of the Constituent Documents if the provision is for the express benefit of Lander, (iii) termination of professional management and assumption of selfmanagement of the Owners Association; or (iv) any action which would have the effect of ren lering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

F. Remedies. If Borrov er does not pay condominium dues and assessments when due, then Lender may pay them. Any amo into disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lendon agree to other terms of payment, these amounts she'll pear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Condominium

LOVE TERESA PAUL	Poul	(Scal)
Mar -	C/o/t/s	-Воггожет
MARCIN PAUL	Jawl )	-Borrower
		(Seal) -Вопоwer
		(Seal) -Borrower

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## **UNOFFICIAL COPY**

#### EXHIBIT A

SITUATED IN THE COUNTY OF COOK AND STATE OF ILLINOIS:

PARCEL 1: THAT PART OF LOT 13 IN BLOCK 18 IN STREAMWOOD GREEN UNIT 3-1, BEING A SUBDIVISION OF PART OF THE SOUTHWEST 1/4 OF THE SOUTH AST 1/4 OF SECTION 24, TOWNSHIP 41 NORTH, RANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED SEPTEMBER 3, 1987 AS DOCUMENT NO. 87486450, DESCRIBED AS FOLLOWS: BEGINNING AT THE SOUTHWEST CORNER OF SAID LOT 13; THENCE NORTH 00 DEGREES 01 MINUTES 43 SECONDS WEST ALONG THE WEST LINE OF SAID LOT 13, A DISTANCE OF 57.98 FEET; THENCE SOUTH 89 DEGREES 58 MINUTES 47 SECONDS EAST, A DISTANCE OF 44.96 FEEL, THENCE NORTH 00 DEGREES 02 MINUTES 59 SECONDS WEST, A DISTANCE OF 04.71 FEET TO A POINT ON THE NORTHEAST LINE OF SAID LOT 13; THENCE SOUTH 38 DEGREES 06 MINUTES 05 SECONDS EAST, ALONG SAID NORTHEAST LOT LINE, DISTANCE OF 79.59 FEET TO THE NORTHEAST CORNER OF SAID LOT 13; THENCE SOUTH 00 DEGREES 01 MINUTES 43 SECONDS EAST ALONG THE EAST LINE OF SAID LOT 13, A DISTANCE OF 90.00 FEET TO THE SOUTHEAST CORNER OF SAID LOT 13; THINCE SOUTH 89 DEGREES 58 MINUTES 17 SECONDS WEST ALONG THE SOUTE LINE OF SAID LOT 13, A DISTANCE OF 94.00 FEET TO THE PLACE OF PEGINNING (EXCEPT THAT PART THEREOF DESCRIBED AS FOLLOWS: FEGINNING AT THE SOUTHWEST CORNER OF SAID LOT 13; THENCE NORTH 00 DEGREES 01 MINUTES 43 SECONDS WEST ALONG THE WEST LINE OF SAID LOT 13, A DISTANCE OF 57.98 FEET; THENCE SOUTH 89 DEGREE 58 MINUTES 47 SECONDS EAST, A DISTANCE OF 94 FEET TO A POINT ON THE EAST LINE OF SAID LOT 13; THENCE SOUTH 00 DEGREES 01 MINUTES 43 SECONDS EAST ALONG THE SAID EAST LOT LINE, A DISTANCE OF 57.90 FEET TO THE SOUTHEAST CORNER OF SAID LOT 13; THENCE SOUTH 89 DEGREES 58 MINUTES 17 SECONDS WEST ALONG THE SOUTH LINE OF SAID LOT 13, A DISTANCE OF 94.00 FEET TO THE PLACE OF BEGINNING), IN COOK COUNTY, ILLINOIS.

PARCEL 2: EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF

9887215

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# **UNOFFICIAL COPY**

EXHIBIT A (continued)

PARCEL 1 AS SET FORTH AND DEFINE IN THE DECLARATION OF EASEMFNTS RECORDED AS DOCUMENT NO. 92022427 FOR INGRESS AND EGRESS. ALL IN COOK COUNTY, ILLINOIS.

Permanent Parcel Number: 06-25-412-062-0000 MARCIN PAUL AND TERESA PAUL, HUSBAND AND WIFE, NOT IN TENANCY IN COMMON, AND NOT IN JGIAT TENANCY, BUT AS TENANTS BY THE ENTIRETY

County Clark's Office

272 ACORN DRIVE, STREAMWOOD IL 60107 Loan Reference Number: 0607050116 First American Order No: 9887215

Identifier: f/FIRST AMERICAN LENDERS ADVANTAGE

9887215

FIRST AMERICAN LENDERS ADVANTAGE MORTGAGE