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Doc#: 0929926061 Fee: \$60.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 10/26/2009 09:17 AM Pg: 1 of 13

Illinois Anti-Predatory
Lending Database
Program

Certificate of Compliance

Report Mortgage Fraud
800-532-8786

The property identified as: PIN: 17-18-300-058-1004

Address:

Street: 2329 W HARRISON ST

Street line 2: 4

City: CHICAGO

State: IL

ZIP Code: 00000

Lender: Guaranteed Rate, Inc.

Borrower: Jacqueline Thompson, Matheson Jordan

Loan / Mortgage Amount: \$206,196.00

Pursuant to 785 ILCS 7770 et seq., this Certificate authorizes the Cook County Recorder of Deeds to record a residential mortgage secured by this property and, if applicable, a simultaneously dated HELOC.

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P.N.T.N.

Certificate number: B0BA6A92-2AD7-4BCF-9903-CB7E8370CBBC

Execution date: 10/05/2009

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This Instrument Prepared By:
 GUARANTEED RATE, INC.
 3940 N RAVENSWOOD
 CHICAGO, IL 60613

After Recording Return To:
 GUARANTEED RATE, INC.
 3940 N RAVENSWOOD
 CHICAGO, ILLINOIS 60613
 Loan Number:
 2009E023821

[Space Above This Line For Recording Data]

MORTGAGE

FHA CASE NO.

137-5296502-794

MIN: 100196399000210531

THIS MORTGAGE ("Security Instrument") is given on OCTOBER 5, 2009
 The Mortgagor is JACQUELINE THOMPSON, AN UNMARRIED WOMAN AND MATHESON
 JORDAN, AN UNMARRIED MAN JOINT TENANTS

("Borrower").

This Security Instrument is given to Mortgage Electronic Registration Systems, Inc. ("MERS") as Mortgagee. **MERS is the nominee for Lender**, as hereinafter defined, and Lender's successors and assigns. 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.

GUARANTEED RATE, INC., A DELAWARE CORPORATION ("Lender")
 is organized and existing under the laws of ILLINOIS
 and has an address of 3940 N RAVENSWOOD, CHICAGO, ILLINOIS 60613

Borrower owes Lender the principal sum of TWO HUNDRED SIX THOUSAND ONE HUNDRED
 NINETY-SIX AND 00/100 Dollars (U.S. \$ 206,196.00).

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 NOVEMBER 7, 2039 . 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:

Borrower Initials: JT MT



SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A".
A.P.N.: 17-18-300-058-1004

which has the address of 2329 W HARRISON ST APT 4

CHICAGO, Illinois 60612 ("Property Address"):
[City] [Street] [Zip Code]

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. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument; but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing or canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seised 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. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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

1. **Payment of Principal, Interest and Late Charge.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.

2. **Monthly Payment of Taxes, Insurance, and Other Charges.** Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, a sum for (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for insurance required under paragraph 4. In any year in which the Lender must pay a mortgage insurance premium to the Secretary of Housing and Urban Development ("Secretary"), or in any year in which such premium would have been required if Lender still held the Security Instrument, each monthly payment shall also include either: (i) a sum for the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if this Security Instrument is held by the Secretary, in a reasonable amount to be determined by the Secretary. Except for the monthly charge by the Secretary, these items are called "Escrow Items" and the sums paid to Lender are called "Escrow Funds."

Lender may, at any time, collect and hold amounts for Escrow Items in an aggregate amount not to exceed the maximum amount that may be required for Borrower's escrow account under the Real Estate Settlement Procedures Act of 1974, 12 U.S.C. §2601 et seq. and implementing regulations, 24 CFR Part 3500, as they may be amended from time to time ("RESPA"), except that the cushion or reserve permitted by RESPA for unanticipated disbursements or disbursements before the Borrower's payments are available in the account may not be based on amounts due for the mortgage insurance premium.

If the amounts held by Lender for Escrow Items exceed the amounts permitted to be held by RESPA, Lender shall account to Borrower for the excess funds as required by RESPA. If the amounts of funds held by Lender at any time

Borrower Initials: JJ MJ

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but only after providing Lender with evidence that Borrower has obtained insurance as required by Borrower's and Lender's agreement. If Lender purchases insurance for the collateral, Borrower will be responsible for the costs of that insurance, including interest and any other charges Lender may impose in connection with the placement of the insurance, until the effective date of the cancellation or expiration of the insurance. The costs of the insurance may be added to Borrower's total outstanding balance or obligation. The costs of the insurance may be more than the cost of insurance Borrower may be able to obtain on its own.

22. 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 a part of this Security Instrument.

[Check applicable box(es)].

- | | | |
|---|--|--|
| <input checked="" type="checkbox"/> Condominium Rider | <input type="checkbox"/> Graduated Payment Rider | <input type="checkbox"/> Growing Equity Rider |
| <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Rehabilitation Loan Rider |
| <input type="checkbox"/> Non-Owner Occupancy Rider | <input type="checkbox"/> Other [Specify] | |

[REMAINDER OF THIS PAGE INTENTIONALLY LEFT BLANK]

Borrower Initials:

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BY SIGNING BELOW, Borrower accepts and agrees to the terms contained in pages 1 through 9 of this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Jacqueline Thompson

JACQUELINE THOMPSON (Seal)
-Borrower

[Signature]

MATHESON JORDAN (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

Witness:

Witness:

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[Space Below This Line For Acknowledgment]

State of Illinois

County of COOK

The foregoing instrument was acknowledged before me this OCTOBER 5, 2009

by JACQUELINE THOMPSON AND MATHESON JORDAN



Diana T Nicolett
Signature of Person Taking Acknowledgment

NOTARY PUBLIC
Title

Serial Number, if any

(Seal)

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LEGAL DESCRIPTION

PARCEL ONE:

UNIT NO. 2329-4 IN 2329 W. HARRISON CONDOMINIUM AS A DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE: THE WEST 0.70 FEET OF LOT 13 AND LOT SPACE 14 (EXCEPT THE WEST 0.56 FEET THEREOF) IN WEST BRGSS' SUBDIVISION OF BLOCK 16 IN MORRIS AND OTHERS SUBDIVISION IN THE WEST HALF OF THE SOUTHWEST QUARTER OF SECTION 18, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS; WHICH SURVEY IS ATTACHED AS AN EXHIBIT TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 00868416, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

PARCEL TWO:

EASEMENT FOR PARKING OVER PARKING SPACE P-12 AS SET FORTH IN THE EASEMENT AGREEMENT RECORDED NOVEMBER 3, 1999 AS DOCUMENT 09049700.

Commonly known as 2329 W. Harrison Street, Apt #4, Chicago, IL 60612

PIN #: 17-18-300-058-1004

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Loan Number: 2009E023821

FHA Case No.: 137-5296502-794

FHA CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this 5th day of OCTOBER, 2009, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed ("Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Note ("Note") to GUARANTEED RATE, INC., A DELAWARE CORPORATION ("Lender") of the same date and covering the Property described in the Security Instrument and located at:

2329 W HARRISON ST APT 4, CHICAGO, ILLINOIS 60612

[Property Address]

The Property Address includes a unit in, together with an undivided interest in the common elements of, a condominium project known as:

2329 W. HARRISON CONDOMINIUM

[Name of Condominium Project]

("Condominium Project"). If the owners association or other entity which acts for the Condominium Project ("Owners Association") holds title to the 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.

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

- A. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring all property subject to the condominium documents, including all improvements now existing or hereafter erected on the Property, and such policy is satisfactory to Lender and provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and other hazards included within the term "extended coverage," and loss by flood, to the extent required by the Secretary, then: (i) Lender waives the provision in Paragraph 2 of this Security Instrument for the monthly payment to Lender of one-twelfth of the yearly premium installments for hazard insurance on the Property, and (ii) Borrower's obligation under Paragraph 4 of this Security Instrument to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners' Association policy. Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage and of any loss occurring from a hazard. In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property, whether to the condominium unit or to the common elements, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by this Security Instrument, with any excess paid to the entity legally entitled thereto.

Borrower Initials: JT MT _____FHA-MULTISTATE CONDOMINIUM RIDER
USFHAC.RDR 10/29/08

Page 1 of 2

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- B. Borrower promises to pay all dues and assessments imposed pursuant to the legal instruments creating and governing the Condominium Project.
- C. If Borrower does not pay condominium dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph C shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear 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 provisions contained in this Condominium Rider.

Jacqueline Thompson
 _____ (Seal)
 JACQUELINE THOMPSON -Borrower

Matheson Jordan
 _____ (Seal)
 MATHESON JORDAN -Borrower

 _____ (Seal)
 -Borrower

 _____ (Seal)
 -Borrower

 _____ (Seal)
 -Borrower

 _____ (Seal)
 -Borrower