



UNOFFICIAL COPY

Loan No.: 7278823
MIN No.: 1001066-0007278823-3

Doc#: 1108957138 Fee: \$74.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 03/30/2011 12:51 PM Pg: 1 of 6

NOTE

FHA CASE NO. 137-3663478-703

July 30, 2007

339 SANDRA LN
CHICAGO HEIGHTS, IL 60411
[Property Address]

1. PARTIES

"Borrower" means each person signing at the end of this Note, and the person's successors and assigns. "Lender" means Draper and Kramer Mortgage Corp. and its successors and assigns.

2. BORROWER'S PROMISE TO PAY; INTEREST

In return for a loan received from Lender, Borrower promises to pay the principal sum of **One Hundred Seventy-Seven Thousand One Hundred Twenty Dollars (U.S. \$177,120.00)**, plus interest, to the order of Lender. Interest will be charged on unpaid principal, from the date of disbursement of the loan proceeds by Lender, at the rate of **Seven percent (7.000%)** per year until the full amount of principal has been paid.

3. PROMISE TO PAY SECURED

Borrower's promise to pay is secured by a mortgage, deed of trust or similar security instrument that is dated the same date as this Note and called the "Security Instrument." The Security Instrument protects the Lender from losses which might result if Borrower defaults under this Note.

4. MANNER OF PAYMENT

(A) Time

Borrower shall make a payment of principal and interest to Lender on the first day of each month beginning on **September 01, 2007**. Any principal and interest remaining on the first day of **August, 2037**, will be due on that date, which is called the "Maturity Date."

(B) Place

Payment shall be made at

Draper and Kramer Mortgage Corp.
33 West Monroe Street
Chicago, IL 60607

, or at such other place as Lender may designate in writing by notice to Borrower.

(C) Amount

Each monthly payment of principal and interest will be in the amount of **U.S. \$1,178.38**. This amount will be part of a larger monthly payment required by the Security Instrument, that shall be applied to principal, interest and other items in the order described in the Security Instrument.

(D) Allonge to this Note for Payment Adjustments

If an allonge providing for payment adjustments is executed by Borrower together with this Note, the covenants of the allonge shall be incorporated into and shall amend and supplement the covenants of this Note as if the allonge were a part of this Note. (Check applicable box.)

Growing Equity Allonge
 Other [specify]

Graduated Payment Allonge

5. BORROWER'S RIGHT TO PREPAY

Borrower has the right to pay the debt evidenced by this Note, in whole or in part, without charge or penalty, on the first day of any month. Lender shall accept prepayment on other days provided that Borrower pays interest on the amount prepaid for the remainder of the month to the extent required by Lender and permitted by regulations of the Secretary. If Borrower makes a partial prepayment, there will be no changes in the due date or in the amount of the monthly payment unless Lender agrees in writing to those changes.

6. BORROWER'S FAILURE TO PAY

(A) Late Charge for Overdue Payments

If Lender has not received the full monthly payment required by the Security Instrument, as described in Paragraph 4(C) of this Note, by the end of fifteen calendar days after the payment is due, Lender may collect a late charge in the amount of **Four percent (4.000%)** of the overdue amount of each payment.

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(B) Default

If Borrower defaults by failing to pay in full any monthly payment, then Lender may, except as limited by regulations of the Secretary in the case of payment defaults, require immediate payment in full of the principal balance remaining due and all accrued interest. Lender may choose not to exercise this option without waiving its rights in the event of any subsequent default. In many circumstances regulations issued by the Secretary will limit Lender's rights to require immediate payment in full in the case of payment defaults. This Note does not authorize acceleration when not permitted by HUD regulations. As used in this Note, "Secretary" means the Secretary of Housing and Urban Development or his or her designee.

(C) Payment of Costs and Expenses

If Lender has required immediate payment in full, as described above, Lender may require Borrower to pay costs and expenses including reasonable and customary attorneys' fees for enforcing this Note to the extent not prohibited by applicable law. Such fees and costs shall bear interest from the date of disbursement at the same rate as the principal of this Note.

7. WAIVERS

Borrower and any other person who has obligations under this Note waive the rights of presentment and notice of dishonor. "Presentment" means the right to require Lender to demand payment of amounts due. "Notice of dishonor" means the right to require Lender to give notice to other persons that amounts due have not been paid.

8. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to Borrower under this Note will be given by delivering it or by mailing it by first class mail to Borrower at the property address above or at a different address if Borrower has given Lender a notice of Borrower's different address.

Any notice that must be given to Lender under this Note will be given by first class mail to Lender at the address stated in Paragraph 4(B) or at a different address if Borrower is given a notice of that different address.

9. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. Lender may enforce its rights under this Note against each person individually or against all signatories together. Any one person signing this Note may be required to pay all of the amounts owed under this Note.

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Loan No.: 7278823

FIRST LIEN LETTER

**BURNETT TITLE
2700 SOUTH RIVER RD. STE.300
DES PLAINES, IL 60018
847-824-8290**

RE: Title Commitment Number: **07-00901**
Borrower(s): **EVA ADAMS and LENA SHEPPARD**
Date: **July 30, 2007**

TO: **Draper and Kramer Mortgage Corp.**

We have closed and completely disbursed the proceeds of the mortgage contemplated by the above mentioned commitment in the amount of **\$177,120.00**.

The said mortgage is a valid first lien on the property described in said commitment, subject only to the exceptions shown therein, and there are no outstanding or unpaid taxes or special assessments on said premises as to the date thereof.

An ALTA/CLTA Mortgagee's Title Policy, dated as of the date of recording of the mortgage/deed of trust and subject only to those exceptions referred to above, will be issued in due course.

This letter is an endorsement to the captioned commitment, and is subject to the schedules, conditions and stipulations of the ALTA/CLTA Loan Policy Form.

CLOSING DEPT
Closing Officer

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LENDER: Draper and Kramer Mortgage Corp.
BORROWER(S): EVA ADAMS and LENA SHEPPARD
PROPERTY: 339 SANDRA LN, CHICAGO HEIGHTS, IL 60411
LOAN NO.: 7278823
CASE NO.: 137-3663478-703

NOTICE OF NO ORAL AGREEMENTS

THE WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS, OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES.

THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.

Receipt of Notice: The undersigned hereby represents and warrants that I/we have each received and read a copy of this **Notice** on or before the execution of the "**Loan Agreement.**" **Loan Agreement** means one or more promises, promissory notes, agreements, undertakings, security agreements, deeds of trust or other documents, or commitments, or any combination of those actions or documents, pursuant to which a financial institution loans or delays repayment of or agrees to loan or delay repayment of money, goods, or another thing of value or to otherwise extend credit or make a financial accommodation.

Eva V. Adams

 Borrower: EVA ADAMS Date

 Borrower: LENA SHEPPARD Date
 By EVA ADAMS, as attorney-in-fact

Draper and Kramer Mortgage Corp.

Josh Heinrich

Josh Heinrich
 Senior Vice President - Wholesale Operations
 Date: July 30, 2007

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YOUR SOCIAL SECURITY CARD

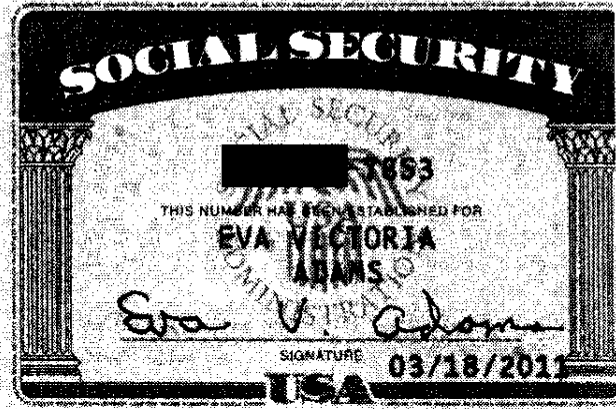
ADULTS: Sign this card in ink immediately.
CHILDREN: Do not sign until age 18 or your first job, whichever is earlier.

Keep your card in a safe place to prevent loss or theft.
DO NOT CARRY THIS CARD WITH YOU.
 Do not laminate.

Keep this stub with your personal records. The other side contains important information.

Please note: The date we issued this card is shown below the signature line.


 EVA VICTORIA ADAMS
 339 SANDRA LANE
 CHICAGO HEIGHTS IL 60411-1637



Property of Cook County Clerk's Office

Improper use of this card or number by anyone is punishable by fine, imprisonment or both. If you believe someone is using your Social Security number fraudulently, notify the Federal Trade Commission at 1-877-438-4338 or online at www.consumer.gov/idtheft.

YOUR SOCIAL SECURITY CARD

The Social Security number shown on your card is yours alone. Do not allow others to use yours as their own. Record your number in a safe place in case your card is lost or stolen. Protect both and your number to prevent their misuse.

You should contact us to update your Social Security number and benefit record (if you are entitled to them), your U.S. citizenship status, or your status as an alien in the U.S. changes. You will need to apply for a replacement Social Security card and provide proof of your identity, and we will need other evidence supporting the change.

Show your card to your employer when you start a new job. Make sure your employer uses the name and number exactly as it is shown on your Social Security card so we can record your earnings and benefits correctly.

Some private organizations use Social Security numbers for record keeping purposes. Such use is required nor prohibited by Federal law. The use of your Social Security number by such an organization is a private matter between you and the organization. Private organizations do not have access to your Social Security record just because they know your number.

Any government agency that asks for your number must tell you: whether giving it is mandatory or voluntary, its authority for requesting the number, and how the number is used.

If you are an alien without permission to work in the U.S., your Social Security card will be marked "VALID FOR EMPLOYMENT." We will notify U.S. immigration officials if you use the number for employment.

If you are an alien legally in the U.S. with temporary permission to work, your Social Security card will be marked "VALID FOR WORK ONLY WITH DHS AUTHORIZATION." If you show this card to your employer as evidence of employment eligibility, you will also have to show your U.S. immigration documents authorizing employment.

You should contact Social Security right away for benefits if you become disabled, reach retirement age, or are about to attain age 65.

You can reach us at 1-800-772-1233 or through our website at www.socialsecurity.gov.

This card belongs to the Social Security Administration and you must return it if we ask for it.

If you find a card that isn't yours, please return it to:
 Social Security Administration
 P.O. Box 33008, Baltimore, MD 21290-3008

For any other Social Security business/information, contact your local Social Security office. If you write to the above address for any business other than returning a found card you will not receive a response.

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07-030901
WARRANTY DEED HB

THE GRANTOR

W. FRED HART and DEBRA H. HART, husband and wife

of the City of Chicago Heights, County of Cook, State of Illinois, for and in consideration of TEN DOLLARS, in hand paid, CONVEYS and WARRANTS to:

EVA ADAMS, a single woman *
2841 Kathleen Lane, Flossmoor, IL
*and Lena Sheppard, a single woman *
the following described Real Estate situated in the County of Cook in the State of Illinois to wit:

Doc#: 0727454017 Fee: \$26.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 10/01/2007 11:39 AM Pg: 1 of 2

LOT 113 IN BRADLEY TERRACE BEING A SUBDIVISION OF THE NORTHEAST QUARTER OF SECTION 18, TOWNSHIP 35 NORTH RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS ACCORDING TO THE PLAT THEREOF RECORDED FEBRUARY 23, 1956 AS DOCUMENT 16501414 IN COOK COUNTY, ILLINOIS.

Subject to covenants, easements and restrictions of record and general real estate taxes for 2006 and subsequent years, to hold as joint tenants.

Hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of the State of Illinois. TO HAVE AND TO HOLD said premises forever.

Permanent Real Estate Index Number(s): 32-18-216-020
Address of Real Estate: 339 Sandra Lane, Chicago Heights, Illinois 60411

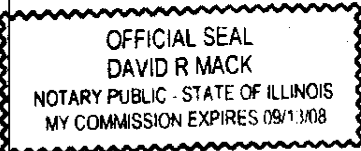
DATED this 27th of June of 2007

W. FRED HART

DEBRA H. HART

STATE OF ILLINOIS, COUNTY OF COOK, SS.

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT



W. FRED HART and DEBRA H. HART, husband and wife personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed, sealed, and delivered the said instruments as their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver to the right of homestead.

GIVEN under my hand and official seal, this 27th day of June, 2007.

Commission expires _____

NOTARY PUBLIC

This instrument was prepared by DAVID R. MACK, P.C., PO. Box 498, Palos Park, Illinois 60464

MAIL TO:

Eva Adams
339 Sandra Lane
Chicago Heights, IL 60411

SEND SUBSEQUENT TAX BILLS TO:

EVA ADAMS
339 Sandra Lane
Chicago Heights, Illinois 60411