

APPLICATION NO 1879
DOCUMENT NO 3597903

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VOLUME 226-2 PAGE 189
CERTIFICATE NO 1470766
OWNER CHARLES JAMES, ET UX

**CERTIFICATE
OF TITLES**

Date Of First Registration

93633570

NINE TWENTY FOURTH (29th), 1913
TRANSFERRED FROM
CERTIFICATE NO 1929949

STATE OF ILLINOIS }
COOK COUNTY }

I, Harry "Bus" Yourell, Registrar of Titles in
and for said County, in the State aforesaid, do hereby certify that

CHARLES JAMES AND CYNTHIA JAMES
(Married to each other)
AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

of the CITY OF CHICAGO County of COOK and State of ILLINOIS

ARE the owners of an estate in fee simple, in the following described
land situated in the County of Cook and State of Illinois.

DESCRIPTION OF LAND

LOT TEN (except the South 50 Feet thereof)-----(10)

Of Blue Island Land and Building Company's Resubdivision of the North Half (1/2) of Lots Fourteen (14) and Fifteen (15) and
all of Lots Sixteen (16) to Twenty Five (25) both inclusive in Block "E" in Morgan Park, Washington Heights, Section 19,
Township 37 North, Range 14, East of the Third Principal Meridian.

DEPT-11 RECORDED \$23.00
T57777 TRAN 4717 08/11/93 13:03:00
7291 * 93-633570
COOK COUNTY RECORDER

25-19-104-007

93633570

Subject to the Estates, Easements, Incumbrances and Charges noted on
the following memorials page of this Certificate.

Witness My hand and Official Seal

this EIGHTH (8th) day of SEPTEMBER A. D. 1986

93836 R O

2300

74-49-6528

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07/01/2011

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MEMORIALS

OF ESTATES, EASEMENTS, INCUMBRANCES AND CHARGES ON THE LAND.

DOCUMENT NO	NATURE AND TERMS OF DOCUMENT	DATE OF DOCUMENT	DATE OF REGISTRATION YEAR-MONTH-DAY-HOUR	SIGNATURE OF REGISTRAR
18329-86	Subject to General Taxes levied in the year 1986. Mortgage from Charles James and Cynthia James, to Fleet Mortgage Corp., a corporation of the State of Rhode Island, to secure note in the sum of \$26,500.00, payable as therein stated. For particulars see Document. (Affects foregoing premises and other property).			
1597404	Mortgagee's Duplicate Certificate 714843 issued 9/8/86 on Mortgage 1597404.	Sept. 3, 1986	Sept. 3, 1986 4:00 PM	

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11/11/11

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When Recorded Mail To:

JAMES
FMC# 757975-8

Fleet Mortgage Corp.
11800 South 75th Avenue, 2nd Floor
Palos Heights, Illinois 60463

93633571

[Space Above This Line For Recording Data]

State of Illinois

MORTGAGE

FHA Case No.
131:7207007 703

THIS MORTGAGE ("Security Instrument") is made on AUGUST 3, 1993. The Mortgagor is CHARLES JAMES and CYNTHIA JAMES, HIS WIFE ("Borrower"). This Security Instrument is given to FLEET MORTGAGE CORP., which is organized and existing under the laws of THE STATE OF RHODE ISLAND, and whose address is 11200 WEST PARKLAND AVENUE, MILWAUKEE, WISCONSIN 53224 ("Lender"). Borrower owes Lender the principal sum of SEVENTY-FIVE THOUSAND FIFTY-NINE AND 00/100ths Dollars (U.S.\$75,659.00). 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 SEPTEMBER 1, 2008. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 6 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 Lender the following described property located in COOK County, Illinois:

LOTS 10, 11 AND 12 (EXCEPT THE SOUTH 50 FEET OF SAID LOTS) OF BLUE ISLAND LAND AND BUILDING COMPANY'S REEVE DIVISION OF THE NORTH 1/2 OF LOTS 14 AND 15 AND ALL OF LOTS 16-25 BOTH INCLUSIVE IN BLOCK E IN MORGAN PARK WASHINGTON HEIGHTS, OF SECTION 19, TOWNSHIP 37 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN 25-19-104-001

DEPT-11 RECORD T \$27.50
T97777 TRAN 4717 08/11/93 13:03:00
#7292 + *-93-633571
COOK COUNTY RECORDER

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which has the address of 11203 SOUTH WESTERN AVENUE, CHICAGO
Illinois 60643 [Zip Code] ("Property Address");

2750
(Street, City).

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all 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 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. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

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 Payments 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, an installment of any (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 by paragraph 4.

Each monthly installment for items (a), (b), and (c) shall equal one-twelfth of the annual amounts, as reasonably estimated by Lender, plus an amount sufficient to maintain an additional balance of not more than one-sixth of the estimated amounts. The full annual amount for each item shall be accumulated by Lender within a period ending one month before an item would become delinquent. Lender shall hold the amounts collected in trust to pay items (a), (b), and (c) before they become delinquent.

If at any time the total of the payments held by Lender for items (a), (b), and (c), together with the future monthly payments for such items payable to Lender prior to the due dates of such items, exceeds by more than one-sixth the estimated amount of payments required to pay such items when due, and if payments on the Note are current, then Lender shall either refund the excess over one-sixth of the estimated payments or credit the excess over one-sixth of the estimated payments to subsequent payments by Borrower, at the option of Borrower. If the total of the payments made by Borrower for item (a), (b), or (c) is insufficient to pay the item when due, then Borrower shall pay to Lender any amount necessary to make up the deficiency on or before the date the item becomes due.

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PROPERTY

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