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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.

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.

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."

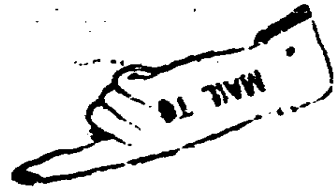
which has the address of 4260 WEST FORD CITY DRIVE, UNIT D-1/205 CHICAGO

60652 (Property Address)

ILLINOIS (The Code)

CHICAGO

#15.00/hour



MID-AMERICA MORTGAGE CORPORATION
361 FRONTAGE ROAD
BURN RIDGE, ILLINOIS 60521

AFTER RECORDING, RETURN TO:

DOCUMENT PREPARED BY: A. SKOPEC

FIN #19-27-401-038-1298

UNIT #D-1/205, TOGETHER WITH THE UNPAID PERCENTAGE INTEREST IN THE COMMON ELEMENTS APURTENANT TO SAID UNIT IN FORD CITY CONDOMINIUM IN PART OF THE NORTH PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, ACCORDING TO THE DECLARATION OF CONDOMINIUM OWNERSHIP AND PLAN OF SURVEY ATTACHED THERETO AS EXHIBIT "A" RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS, COOK COUNTY, ILLINOIS AS DOCUMENT NO. 24911802, TOGETHER WITH EASEMENTS APURTENANT AS DESCRIBED IN EASEMENT AGREEMENT, DOCUMENT NO. 24748418, RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS.

THIS MORTGAGE ("Security Instrument") is given on AUGUST 15, 2007, by JOHN R. STELLA AND MARY L. STELLA, HIS WIFE, to MID-AMERICA MORTGAGE CORPORATION, which is organized and existing under the laws of the STATE OF ILLINOIS, and whose address is 361 FRONTAGE ROAD, BURN RIDGE, ILLINOIS 60521. 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, 2007. 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 debt 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 Lender the following described property located in Cook County, Illinois:

MORTGAGE

[Space Above This Line For Recording Data]

09-08-20448

89393433

273789

89393433

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