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93956677

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OFFICE RECORDING 11/21/2014 10:50
140001 1998 443 11/23/2014 10:50
022371 11/23/2014 10:50
COOK COUNTY RECORDER

(Prints Above This Line For Recording Date)

MORTGAGE

THIS MORTGAGE (Security Instrument) is given on 11/21/2014 to 93956677, a SINGLE MEMBER HAVING NEVER BEEN MARIED

This Security Instrument is given to 93956677 MORTGAGE SERVICES CORPORATION (Borrower) which is organized and existing under the laws of ILLINOIS and whose address is 2775 CARLETON ROAD, BARRINGTON, ILLINOIS 60015 (Lender)

Borrower owes Lender the principal sum of ONE HUNDRED SEVENTY FIVE THOUSAND DOLLARS AND NO/100 Dollars (\$175,000.00). 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 to be paid earlier, due and payable on 12/31/2023.

This Security Instrument secures to Lender by the repayment of the debt evidenced by the Note, with interest and all renewals, additions and modifications of the Note, (b) the payment of all other sums with interest advanced under paragraph 7 to protect the priority 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:

PARCEL 1: THE SOUTH 33 FEET OF THE NORTH 112 FEET OF LOT 9 IN D. J. TRAVIS' SUBDIVISION, BEING A SUBDIVISION IN THE NORTHWEST 1/4 OF SECTION 34, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2: EASEMENTS FOR INGRESS AND EGRESS FOR THE BENEFIT OF PARCEL 1 AS DEFINED AND SET FORTH IN THE DECLARATION RECORDED AS DOCUMENT NUMBER 91-314091.

P.I.N # 20-34-124-012

which has the address of 8100 S. PRAIRIE AVENUE, CHICAGO, ILLINOIS 60619

80019 (Property Address)

TOGETHER WITH all the improvements now or hereafter erected on the property, and all attachments, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall be included covered by this Security Instrument. All of the foregoing is referred to as this Security Instrument as the "Mortgage."

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 any interests of record, Borrower warrants and will defend and guarantee 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 has uniform provisions 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 and Interest; Prepayment and Late Charges. Borrower shall prepay or pay due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges under the Note.
2. Funds for Taxes and Insurance. Subject to applicable law, or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note and the Note is paid in full, or on the day for (a) yearly taxes and assessments which may have priority over this Security Instrument as a lien on the Property, (b) yearly household payments of ground rents on the Property, (c) yearly payments for fire, theft, and insurance premiums, (d) yearly flood insurance premiums, if any, (e) yearly mortgage payments, if any, (f) and (g) any sums payable by Borrower to Lender in accordance with the provisions of paragraph 7.

THIS MORTGAGE IS BEING RE-RECORDED TO CORRECT LEGAL DESCRIPTION

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any part of the mortgage insurance premiums. These loans are subject to the same terms and conditions as any other loans made and held by the lender. The lender shall not be liable for a deficiency judgment or any other claim against the borrower's estate or assets if the lender has been paid the full amount of the loan principal and interest. The lender shall not be liable for a deficiency judgment or any other claim against the borrower's estate or assets if the lender has been paid the full amount of the loan principal and interest.

The funds shall be held in a trust account whose deposit and withdrawal are controlled by a federal agency, instrumentality, or entity including, but not limited to, a trust company, bank, savings and loan association, or other financial institution. The lender shall apply the funds to pay the Federal taxes, and shall not be liable for any other taxes or charges. The lender shall not be liable for any other taxes or charges. The lender shall not be liable for any other taxes or charges.

The funds shall be held in a trust account whose deposit and withdrawal are controlled by a federal agency, instrumentality, or entity including, but not limited to, a trust company, bank, savings and loan association, or other financial institution. The lender shall apply the funds to pay the Federal taxes, and shall not be liable for any other taxes or charges. The lender shall not be liable for any other taxes or charges.

Application of Payments. These payments shall be applied to the loan in the following order: (a) interest on the loan; (b) taxes and other charges; (c) principal of the loan. The lender shall not be liable for any other taxes or charges.

Charges. The borrower shall pay all taxes, assessments, charges, fees and expenses attributable to the Property which may arise from time to time. The lender shall not be liable for any other taxes or charges.

Insurance. The borrower shall maintain and pay for all insurance policies which are required by the lender. The lender shall not be liable for any other taxes or charges.

Restoration or Repair. The borrower shall be responsible for the restoration or repair of the Property. The lender shall not be liable for any other taxes or charges.

Insurance Policies. The borrower shall maintain and pay for all insurance policies which are required by the lender. The lender shall not be liable for any other taxes or charges.

Acceptance of Proceeds. The borrower shall accept the proceeds of the insurance policies. The lender shall not be liable for any other taxes or charges.

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8. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property...

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential...

10. In the event of a total taking of the Property, the proceeds shall be applied in the same order...

11. If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower...

12. Lender and Borrower otherwise agree in writing any application of proceeds to preclude...

13. Borrower's Release; Forfeiture of Rights. Extension of the time for payment or modification...

14. Successors and Assigns; Joint and Several Liability; Co-obligors. The covenants and agreements...

15. Loan Charges. If the loan secured by this security instrument is subject to a law which sets maximum loan charges...

16. Notices. Any notice to Borrower provided for in the Security Instrument shall be given by delivering...

17. Governing Law; Jurisdiction. This Security Instrument shall be governed by local law and the law of the jurisdiction...

18. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of the Security Instrument.

19. Transfer of the Property as a Beneficial Interest in Borrower. If all or any part of the Property...

20. Lender reserves the option. Lender shall give Borrower notice of acceleration. The notice shall provide...

21. Borrower's Right to Redeem. If Borrower meets certain conditions, Borrower shall have the right to have a statement...

22. Sale of Note; Change of Loan Servicer. The Note or a part interest in the Note together with the Security Instrument...

23. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage or release...

24. Hazardous Substances. Borrower shall promptly take all necessary actions to comply with applicable laws...

25. As used in the paragraph 20 Hazardous Substances are those substances defined as toxic or hazardous...

NONUNIFORM COMMENTS. Borrower and Lender have conferred and agree as follows:

26. Acceleration; Waiver. Lender shall give notice to Borrower prior to acceleration following Borrower's breach...

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specified in the notes may result in acceleration of the debt secured by this Security Instrument, hereinafter by reference to the deed and map of the Property. The holder shall further release Borrower of the right to substitute other assets and the right to assert in the foreclosure proceedings the non-existence of a default or any other defense of Borrower to acceleration and foreclosure, if the default is not cured on or before the date specified in the notes. Lender at its option may require immediate payment of all of its debt secured by this Security Instrument without further demand and may foreclose the Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of this instance.

22. Release. Upon payment of all debt secured by this Security Instrument or when the holder releases this Security Instrument, the holder shall release Borrower of all liability for foreclosure costs.

23. Release of Lien. Lender hereby releases its right of foreclosure on the Property.

24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with the Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the riders were a part of the Security Instrument. (Check appropriate box(es))

- | | | |
|--|---|---|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> 1-4 Family Rider |
| <input type="checkbox"/> Graduated Payment Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Biweekly Payment Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Rate Improvement Rider | <input type="checkbox"/> Second Home Rider |
| Others: (specify) | | |

BY SIGNING BELOW Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Witness

Ursula McLean

Yvonne M. Clayton (Seal)
Borrower

Social Security Number

(Seal)
Borrower

(Seal)
Borrower

Prepared By and When Recorded, Return To:
20111 SUTHER
SUNCOAST ONE MORTGAGE SERVICES CORPORATION
P.O. BOX 14300
MEMPHIS, TENNESSEE 38114

Social Security Number

Social Security Number

Social Security Number

(Seal)
Borrower

(Seal)
Borrower

(Space Below This Line For Acknowledgement)

STATE OF ILLINOIS, County of Cook

County of Cook

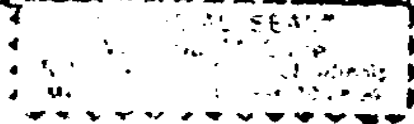
The foregoing instrument was acknowledged before me this 12th day of August, 1993, by *Yvonne M. Clayton*, a single woman having never been married, who is the sole owner of the above described property.

person acknowledging:

My Commission expires

Ursula McLean

Notary Public in and for the State of Illinois, County of Illinois



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DEPT-01 RECORDING \$27.00
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COOK COUNTY RECORDER

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JESSE WHITE
RECORDER OF DEEDS / REGISTRAR OF TORRENS TITLES
COOK COUNTY, ILLINOIS

CERTIFIED COPY
(OF A

TO

Document No. _____

Record Book No. _____

Page _____

118 NORTH CLARK STREET • CHICAGO, ILLINOIS 60602-1387 • (312) 443-5060

(FORM 76)