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State of Louisiana

Parish of East Baton Rouge, SS.

I, the undersigned a notary public for the said Parish, in the State aforesaid, DO HEREBY CERTIFY that Gregory A. Fontenot, VICE PRESIDENT OF UNITED COMPANIES LENDING CORPORATION personally known to me to be same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he signed, sealed and delivered the said instrument as his free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 22 day of October, 1996.

My Commission is for Life



SAMANTHA D. ATKINS, NOTARY PUBLIC  
COMMISSIONED IN THE PARISH OF EAST BATON ROUGE,  
STATE OF LOUISIANA.

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## MORTGAGE

NOTICE: THE ADJUSTABLE RATE NOTE SECURED BY THIS MORTGAGE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND MONTHLY PAYMENT AMOUNT. THE ADJUSTABLE RATE NOTE ALSO LIMITS THE AMOUNT THAT THE INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MINIMUM AND MAXIMUM INTEREST RATE THAT THE BORROWER MUST PAY.

THIS MORTGAGE ("Security Instrument") is given on May 20, 1993.

The mortgagor is Ronald M. Suroyk, Jr. and wife, Debra L. Marikes Suroyk whose address is 8757 Clearview Drive, Orland Park, Illinois 60162 ("Borrower"). This Security Instrument is given to First Mortgage Corporation whose address is 105 West Loop 120 South, Fort Worth, Texas 76102 ("Lender").

Borrower grants Lender the principal sum of One Hundred Seventy Three Thousand Six Hundred and No/100 Dollars (U.S. \$173,600.00). 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 July 1, 2023. 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 Lender the following described property located in Cook County, Illinois:

Lot 7 in Kingsport South Subdivision, being a subdivision of that part of the North 1/2 of the Northeast 1/4 of the Southwest 1/4 of Section 20, lying West of the Wabash Railroad, all in Township 36 North, Range 12 East of the Third Principal Meridian, (Except the West 125.00 feet thereof), in Cook County, Illinois.

PTD 17-20-301-001-0000

which has the address of 10500 Bear Island Avenue, Orland Park, Illinois 60162 ("Property Address");

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 encroachments 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 AND WARRANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is encumbered, 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.

Am# 4360257 - 90359

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