

METRO EAST TITLE CORP.

185714

Released 10/28/08

295125

Return To:

Post Closing Department
Union Planters Bank, N.A. d/b/a Regions Mortgage
P.O. Box 1718
Memphis, TN 38101-1718

DENNIS KNOBLOCH
MONROE COUNTY RECORDER
WATERLOO, IL

RECORDED ON
03/02/2005 11:23:17AM

REC FEE: \$31.00
PAGES: 12

BOOK _____ PAGE _____

Prepared By:

Tamra A Conreux

7650 Magna Drive
Belleville, IL 62223

State of Illinois

MORTGAGE

FHA Case No.

132-1807110-703

THIS MORTGAGE ("Security Instrument") is given on February 28, 2005
The Mortgagor is Christopher E Coleman and Sheri Ann Coleman, Husband and Wife

("Borrower"). This Security Instrument is given to Union Planters Bank, N.A. d/b/a Regions
Mortgage

which is organized and existing under the laws of United States of America, and
whose address is 7130 Goodlett Farms Parkway, Cordova, TN 38016

("Lender"). Borrower owes Lender the principal sum of
two hundred two thousand two hundred sixty-nine and 00/100

Dollars (U.S. \$202,269.00).

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 March 1, 2035

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

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FHA Illinois Mortgage - 4/96

132-1807110-703

4R(ILL) (0308)

VMP Mortgage Solutions (800)521-7281

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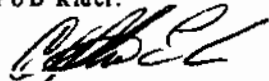

Initials: *CCE*
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loss to the Property or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by this Security Instrument, with any excess paid to the entity legally entitled thereto.

- B. Borrower promises to pay all dues and assessments imposed pursuant to the legal instruments creating and governing the PUD.
- C. If Borrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph C shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this PUD Rider.

 1-28-05 (Seal)  2-28-05 (Seal)
Christopher E Coleman -Borrower Sheri Ann Coleman -Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

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