



327627

This Instrument Prepared By:

*Scott Rutkay*  
~~After Recording Return To:~~  
MLD MORTGAGE INC.  
30B VREELAND ROAD  
FLORHAM PARK, NEW JERSEY 07932  
Loan Number: 102760809TMS024361

DENNIS KNOBLOCH  
MONROE COUNTY RECORDER  
WATERLOO, IL  
RECORDED ON  
11/20/2008 03:39:42PM  
MORT FEE: 29.00  
RHSP FEE: 10.00  
PAGES: 10  
BOOK \_\_\_\_\_ PAGE \_\_\_\_\_

*Synergy 117189*  
*2008*

(Space Above This Line For Recording Data)

**MORTGAGE**

FHA CASE NO.  
132-2150148-703

MIN: 100378400000503510

THIS MORTGAGE ("Security Instrument") is given on OCTOBER 6, 2008  
The Mortgagor is CHRISTOPHER E. COLEMAN AND ~~SHERYL~~ A. COLEMAN,

*Husband and wife* ("Borrower").

This Security Instrument is given to Mortgage Electronic Registration Systems, Inc. ("MERS") (solely as nominee for Lender, as hereinafter defined, and Lender's successors and assigns), as mortgagee. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

MLD MORTGAGE INC. ("Lender")  
is organized and existing under the laws of NEW JERSEY  
and has an address of 30B VREELAND ROAD, FLORHAM PARK, NEW JERSEY 07932

Borrower owes Lender the principal sum of TWO HUNDRED THIRTY THOUSAND EIGHT HUNDRED FIFTY AND 00/100 Dollars (U.S. \$ 230,850.00).

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 NOVEMBER 1, 2038.

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 MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS the following described property located in MONROE County, Illinois:

*Mail To:*  
Synergy Title Services, LLC.  
730 West Randolph, Suite 300  
Chicago, IL 60661  
Phone (312) 334-9000 fax (312) 334-9009

BY SIGNING BELOW, Borrower accepts and agrees to the terms contained in pages 1 through 9 of this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

  
\_\_\_\_\_  
(Seal)  
CHRISTOPHER E. COLEMAN -Borrower

  
\_\_\_\_\_  
(Seal)  
SHERRI A. COLEMAN -Borrower  
SHERI

OC  
SAC

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

Witness:

Witness:

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