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RE-RECORD

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200085830 3/13/2000
F.E. Youngblood, Wayne Co. Register of Deeds
RDFXBOB

HOME DOWN PAYMENT ASSISTANCE MORTGAGE

MICHIGAN DEPARTMENT OF CONSUMER AND INDUSTRY SERVICES
MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY
P.O. Box 30044
Lansing, MI 48909

THIS MORTGAGE, made and entered into this 30th day of SEPTEMBER, 1998
between

whose address is 18504 BUFFALO DETROIT, MI 48234

(herein referred to as the "Mortgagor"), and Michigan State Housing Development Authority, whose address is 401 S. Washington Square, P.O. Box 30044, Lansing, Michigan 48909 (hereinafter referred to as the "Mortgagee").

WITNESSETH:

WHEREAS, the Mortgagor, for itself, its successors and assigns, is acquiring the property described in this Mortgage pursuant to the HOME Down Payment Assistance Program for the purpose of acquiring the Mortgagor's principal place of residence; and

WHEREAS, the Mortgagor is justly indebted to the Mortgagee in the principal sum of ONE THOUSAND NINE HUNDRED EIGHTY THREE AND NO/100

(\$ 1,983.00)

Dollars, evidenced by its Mortgage Note made SEPTEMBER 30, 1998 (hereinafter referred to as the "Note"). Said Note and all of its terms are incorporated herein by reference and this Mortgage shall secure any and all extension thereof, however evidenced.

VMP-269(MI) (8705)
Printed on Recycled Paper Initials: *AV*
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NOW, THEREFORE, the said Mortgagor, for the better securing of the payment of such principal sum of money and the performance of the covenants and agreements herein contained does by these presents, MORTGAGE AND WARRANT unto the Mortgagee, its successors or assigns, the lands, premises and property situated in the CITY of DETROIT, County of WAYNE and State of Michigan, described as follows, to wit:

LOT 124, O'CONNOR'S SUBDIVISION, AS RECORDED IN LIBER 33, PAGE 61, OF PLATS, WAYNE COUNTY RECORDS.

COMMONLY KNOWN AS: 18816 HEALY
ITEM NO. 17650 WARD 13

TOGETHER with the privileges and appurtenances to the same belonging and all of the rents, issues, and profits which may arise or be had therefrom.

TO HAVE AND TO HOLD the above-mortgaged premises, together with the appurtenances thereunto appertaining unto the said Mortgagee forever, provided that if the Mortgagor shall pay the principal and all interest as provided in the Note executed by the Mortgagor to the Mortgagee and shall pay all other sums hereinafter provided for, and shall keep and perform all of the covenants herein contained, then this Mortgage and the Note shall be null and void; otherwise to remain in full effect.

AND the Mortgagor hereby covenants as follows:

1. The Mortgagor will pay the Note at the times and in the manner provided therein.
2. The Mortgagor will not permit or suffer the use of the property for which this Mortgage is given for any purpose other than Mortgagor's principal place of residence; nor will it permit or suffer alteration of or addition to any structure upon said property without the prior written consent of the Mortgagee.
3. The Mortgagor will pay before the same become delinquent or subject to interest or penalties, all taxes, assessments, water rates, and all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the said premises or any part thereof (unless otherwise agreed to in writing), and that in default thereof, the Mortgagee may, without demand or notice, pay the said taxes, assessments, charges or encumbrances, and pay such sum of money as the Mortgagee may deem to be necessary therefor, and shall be the sole judge of the legality or validity thereof and of the amount necessary to be paid in satisfaction thereof.
4. The Mortgagor will keep the improvements now existing or hereafter erected on the mortgaged property insured against loss by fire and such other hazards, casualties, and contingencies as may be stipulated by the Mortgagee, unless otherwise agreed in writing.

Initials: 

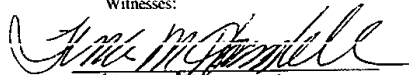


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12. The covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective successors and assigns of the parties hereto.

IN WITNESS WHEREOF, the Mortgagor has caused these presents to be signed as of the day and year first above written.

Witnesses:

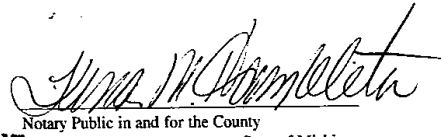
 Signature Redacted _____
 Tina M. Hambleton -Mortgagor
 _____ -Mortgagor
 _____ -Mortgagor

Property Address: 18816 HEALY DETROIT, MI 48234

STATE OF MICHIGAN
COUNTY OF WAYNE

The foregoing instrument was acknowledged before me this 30th day of SEPTEMBER 1998 by

TINA M. HAMBLETON
Notary Public, Macomb County, MI
My Commission Expires Dec. 17, 1998



Notary Public in and for the County _____ State of Michigan

My Commission Expires:

Drafted by and when Recorded.
Return to:

Colleen L. Miner
DMR Financial Services, Inc.
33045 Hamilton Court West Suite 100
Farmington Hills, MI 48334

~~Record And Return To:
DMR Financial Services, Inc.
P.O. Box 2058
Farmington Hills, MI 48333-2058~~