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MORTGAGE

DOC.# 10009588

DOCUMENT NUMBER

RECORDED 06/28/2011 09:35AM

NAME & RETURN ADDRESS
 M&I Home Lending Solutions
 Attn: Secondary Marketing
 4121 NW Urbandale Drive
 Urbandale, IA 50322

JOHN LA FAVE
 REGISTER OF DEEDS
 Milwaukee County, WI
 AMOUNT: 30.00
 FEE EXEMPT #:

PARCEL IDENTIFIER NUMBER
 716-0027-6

[Space Above This Line For Recording Data]

State of Wisconsin

FHA Case No

581-4247085-703

MIN 100273100009309945

THIS MORTGAGE ("Security Instrument") is given on June 20, 2011
 The Mortgagor is KIMBERLY HOGAN, A Single Person,

("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 M&I Bank FSB

("Lender") is organized and existing under the laws of the United States of America, and has an address of 3993 Howard Hughes Parkway, Las Vegas, NV 89109

Borrower owes Lender the principal sum of
 One Hundred Twelve Thousand Eighty-four And 00/100

Dollars (U S \$112,084.00)

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, 2041

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

LN **0994

FHA Wisconsin Mortgage with MERS - 4/96

Wolters Kluwer Financial Services

VMP®-4N(WI) (0305) 02

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Amended 2/01
Initials KH

assigns) and to the successors and assigns of MERS, with power of sale, the following described property located in
MILWAUKEE County, Wisconsin
LOT 27, IN BLOCK 1, IN MILWAUKEE COLLEGE HEIGHTS, BEING A SUBDIVISION OF A PART
OF THE EAST 1/2 OF SECTION 6, IN TOWNSHIP 5 NORTH, RANGE 22 EAST, IN THE CITY OF
MILWAUKEE, COUNTY OF MILWAUKEE, STATE OF WISCONSIN.

which has the address of 6468 SOUTH 20TH STREET [Street]
MILWAUKEE [City], Wisconsin 53221 [Zip Code] ("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 replacements 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 understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS, (as nominee for Lender and Lender's successors and assigns), has the right to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property, and to take any action required of Lender including, but not limited to, releasing or canceling this Security Instrument

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, 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

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property

Borrower and Lender covenant and agree as follows

UNIFORM COVENANTS

1. **Payment of Principal, Interest and Late Charge.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note

2. **Monthly Payment of Taxes, Insurance and Other Charges.** Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, a sum for (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for insurance required under paragraph 4 In any year in which the Lender must pay a mortgage insurance premium to the Secretary of Housing and Urban Development ("Secretary"), or in any year in which such premium would have been required if Lender still held the Security Instrument, each monthly payment shall also include either (i) a sum for the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if this Security Instrument is held by the Secretary, in a reasonable amount to be determined by the Secretary Except for the monthly charge by the Secretary, these items are called "Escrow Items" and the sums paid to Lender are called "Escrow Funds "

Lender may, at any time, collect and hold amounts for Escrow Items in an aggregate amount not to exceed the maximum amount that may be required for Borrower's escrow account under the Real Estate Settlement Procedures Act of 1974, 12 U S C Section 2601 *et seq* and implementing regulations, 24 CFR Part 3500, as they may be amended from time to time ("RESPA"), except that the cushion or reserve permitted by RESPA for unanticipated disbursements or disbursements before the Borrower's payments are available in the account may not be based on amounts due for the mortgage insurance premium

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

Witnesses

_____	<u>Kimberly Hogan</u> (Seal) KIMBERLY HOGAN -Borrower
_____	_____ (Seal) -Borrower
_____ (Seal) -Borrower	_____ (Seal) -Borrower
_____ (Seal) -Borrower	_____ (Seal) -Borrower
_____ (Seal) -Borrower	_____ (Seal) -Borrower

LN:**0994

STATE OF WISCONSIN,

Milwaukee

County ss:

The foregoing instrument was acknowledged before me this
by KIMBERLY HOGAN

June 20, 2011

My Commission Expires

12-25-11

Rondela E Emrick

Notary Public, State of Wisconsin

This instrument was prepared by
Kelly B Zylstra
4121 NW Urbandale Drive
Urbandale, IA 50322

RONDELA E EMRICK
NOTARY PUBLIC
STATE OF WISCONSIN