



OPEN-END REAL ESTATE MORTGAGE

The Mortgagors, ANGELA T. FREEMAN, mortgage and warrant to Wells Fargo Financial Illinois, Inc., Mortgagee, the following described real estate situated in the County of COOK, State of Illinois, to wit:

THE DESCRIPTION OF PROPERTY IS ON A SEPARATE FORM ATTACHED TO THIS MORTGAGE, WHICH DESCRIPTION IS PART OF THIS MORTGAGE.

to secure the repayment of a Real Estate COD Revolving Loan Agreement of even date, payable to Mortgagee in monthly installments, and also to secure the repayment of any and all future advances and sums of money which may from time to time hereafter be advanced or loaned to Mortgagors by Mortgagee under the above described Real Estate COD Revolving Loan Agreement or any future Real Estate COD Revolving Loan Agreement, provided however, that the principal amount of the outstanding indebtedness owing to Mortgagee by Mortgagors at any one time shall not exceed the sum of \$25,000.00.

Mortgagors are hereby releasing and waiving all rights under and by virtue of the homestead exemption laws of this state. Mortgagors expressly agree to keep all legal taxes, assessments, and prior liens against said property paid, to keep the buildings and improvements thereon in good repair, to commit no waste thereon, and to keep the buildings and improvements thereon insured for the benefit of the Mortgagee as its interest may appear; and upon failure of Mortgagors to do so, Mortgagee may pay such taxes, assessments, and prior liens, and cause said property to be repaired, and cause said property to be insured, and the amount so paid shall become a part of the indebtedness secured by this mortgage as permitted by law. Mortgagors also agree not to sell, convey or otherwise transfer the mortgaged property or any portion thereof without Mortgagee's prior written consent and any such sale, conveyance or transfer without Mortgagee's prior written consent shall constitute a default under the terms hereof. A default hereunder or under the terms of the above described Real Estate COD Revolving Loan Agreement, at Mortgagee's option, without notice or demand, shall render the entire unpaid balance of said Real Estate COD Revolving Loan Agreement at once due and payable (including any unpaid interest).

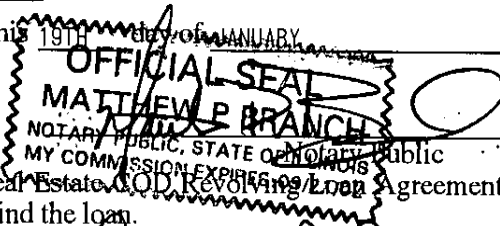
Dated this 19TH day of JANUARY, 2001.

Angela T. Freeman (SEAL) _____ (SEAL)
ANGELA T. FREEMAN

STATE OF ILLINOIS, COUNTY OF COOK) ss

The foregoing instrument was acknowledged before me this 19TH day of JANUARY, 2001, by ANGELA T. FREEMAN

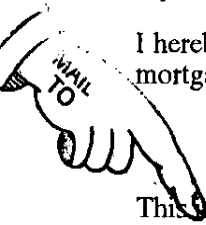
My Commission expires 9/21/02



I hereby acknowledge that all parties obligated on the Real Estate COD Revolving Loan Agreement secured by this mortgage have received written notice of the right to rescind the loan.

ANGELA T. FREEMAN Angela T. Freeman
(Borrower's Signature)

This instrument was prepared by WELLS FARGO FINANCIAL ILLINOIS, INC. 1191 E. DUNDEE RD.
PALATINE, IL 60074



Handwritten initials/signature

ADDENDUM FOR LEGAL DESCRIPTION OF MORTGAGE/DEED OF TRUST
DATED JANUARY 19, 2001, ANGELA T. FREEMAN, MORTGAGORS.

PARCEL 1: LOT 130 IN THE CHATHAM CLUB, BEING A SUBDIVISION IN THE
SOUTHWEST ¼ OF THE NORTHWEST ¼ OF SECTION 3, TOWNSHIP 37 NORTH,
RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE
PLAT THEREOF RECORDED SEPTEMBER 25, 1998 AS DOCUMENT NUMBER
98860318, IN COOK COUNTY, ILLINOIS.

PARCEL 2: EASEMENTS FOR INGRESS AND EGRESS FOR THE BENEFIT OF
PARCEL 1 AFORESAID, AS SET FORTH IN THE DECLARATION OF
EASEMENTS, RESTRICTIONS AND COVENANTS FOR THE CHATHAM CLUB
HOMEOWNERS ASSOCIATION RECORDED DECEMBER 11, 1998 AS
DOCUMENT NUMBER 08128989. P.I.N. # 25-03-131-014

Angela T. Freeman

ANGELA T. FREEMAN

Recorder of Cook County Clerk's Office

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