

UNOFFICIAL COPY 0010663623

6452/0348 07 001 Page 1 of 4

2001-07-24 13:14:09

Cook County Recorder 27.00



0010663623

**RECORDATION REQUESTED BY:**

First American Bank  
P.O. Box 307  
201 S. State Street  
Hampshire, IL 60140

**WHEN RECORDED MAIL TO:**

First American Bank  
P.O. Box 307  
201 S. State Street  
Hampshire, IL 60140

**SEND TAX NOTICES TO:**

MICHELLE SHANDRO  
2417 ORCHARD STREET  
BLUE ISLAND, IL 60406

**FOR RECORDER'S USE ONLY**

H98022780  
me

**This Mortgage prepared by:**

Loan Operations  
First American Bank  
80 Stratford Dr  
Bloomington, IL 60108

**MORTGAGE**

**MAXIMUM LIEN.** At no time shall the principal amount of indebtedness secured by the Mortgage, not including sums advanced to protect the security of the Mortgage, exceed \$33,000.00.

**THIS MORTGAGE** dated July 19, 2001, is made and executed between MICHELLE SHANDRO, AN UNMARRIED PERSON (referred to below as "Grantor") and First American Bank, whose address is P.O. Box 307, 201 S. State Street, Hampshire, IL 60140 (referred to below as "Lender").

**GRANT OF MORTGAGE.** For valuable consideration, Grantor mortgages, warrants, and conveys to Lender all of Grantor's right, title, and interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights, watercourses and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters, (the "Real Property") located in COOK County, State of Illinois:

THE EAST HALF OF LOT 24 IN BLOCK 2 IN SOUTH HIGHLAND, A SUBDIVISION OF THE SOUTH 1/2 OF THE NORTHEAST 1/4 OF THE SOUTHEAST 1/4 AND THE NORTH 1/2 OF LOTS 1 AND 2 IN ASSESSOR'S DIVISION OF THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 25, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE 1/3 PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 2417 ORCHARD STREET, BLUE ISLAND, IL 60406. The Real Property tax identification number is 24-25-411-012-0000.

**THIS MORTGAGE, INCLUDING THE ASSIGNMENT OF RENTS AND THE SECURITY INTEREST IN THE RENTS AND PERSONAL PROPERTY, IS GIVEN TO SECURE (A) PAYMENT OF THE INDEBTEDNESS AND (B) PERFORMANCE OF ANY AND ALL OBLIGATIONS UNDER THIS MORTGAGE. THIS MORTGAGE IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS:**

**DUE ON SALE - CONSENT BY LENDER.** Lender may, at Lender's option, declare immediately due and payable

**BOX 333-CTI**

# UNOFFICIAL COPY

## MORTGAGE (Continued)

Loan No: 12901281655

Page 4

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MORTGAGE, AND GRANTOR AGREES TO ITS TERMS.

GRANTOR:

x Michelle Shandro  
MICHELLE SHANDRO, Individually

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
COUNTY OF Will )

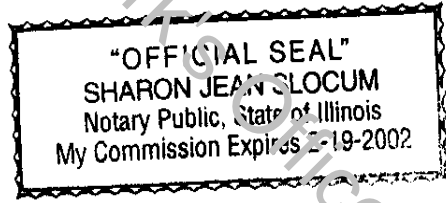
On this day before me, the undersigned Notary Public, personally appeared MICHELLE SHANDRO, to me known to be the individual described in and who executed the mortgage, and acknowledged that he or she signed the Mortgage as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 19 day of July, 2001

By Sharon J. Slocum Residing at Will Co

Notary Public in and for the State of Illinois

My commission expires 2/19/2002



10663623