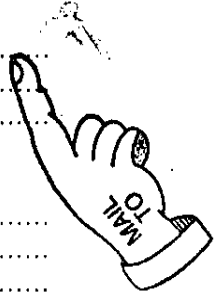


MAIL TO BOX 352



This document was prepared by:  
MAIL TO: C. HILLS/BCU  
400 N. LAKEVIEW PKWY.  
VERNON HILLS, IL 60061



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MORTGAGE

(With Future Advance Clause)

1. DATE AND PARTIES. The date of this Mortgage (Security Instrument) is July 7, 1999 and the parties, their addresses and identification numbers, if required, are as follows:

MORTGAGOR: ROBERT M. MC INTYRE  
919 CANTERBURY DR  
SCHAUMBURG, IL 60195

BEVERLY A. MC INTYRE  
HIS WIFE AS JOINT TENANTS  
919 CANTERBURY DR  
SCHAUMBURG, IL 60195

LENDER: BAXTER CREDIT UNION  
Organized and existing under the laws of the state of Illinois  
400 N LAKEVIEW PARKWAY  
VERNON HILLS, IL 60061

2. CONVEYANCE. For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Mortgagor's performance under this Security Instrument, Mortgagor grants, bargains, sells, conveys, mortgages and warrants to Lender the following described property:

LOT 13 IN BLOCK 1 IN CHURCHILL UNIT 1, BEING A SUBDIVISION OF PART OF THE EAST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 9, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN SCHAUMBURG TOWNSHIP IN COOK COUNTY, ILLINOIS, ACCORDING TO PLAT THEREOF RECORDED MAY 3, 1967 AS DOCUMENT 20126799 IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS.

#07-09-302-013

The property is located in COOK (County) at 919 CANTERBURY DR (Address), SCHAUMBURG (City), Illinois 60195 (ZIP Code)

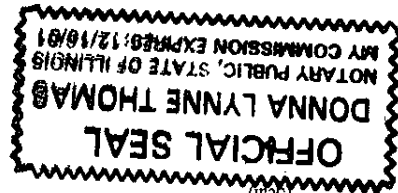
Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above (all referred to as "Property").

3. SECURED DEBT AND FUTURE ADVANCES. The term "Secured Debt" is defined as follows:  
A. Debt incurred under the terms of all promissory note(s), contract(s), guaranty(s) or other evidence of debt described below and all their extensions, renewals, modifications or substitutions. (When referencing the debts below it is suggested that you include items such as borrowers' names, note amounts, interest rates, maturity dates, etc.)  
NOTE DATED 07/07/1999 RE: '98 OLDS ROYALE 88.

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THIS INSTRUMENT FILED FOR RECORD BY FIRST AMERICAN EQUITY LOAN SERVICES, INC. AS AN ACCOMMODATION ONLY. IT HAS NOT BEEN EXAMINED AS TO ITS EXECUTION OR AS TO ITS EFFECT UPON THE TITLE.

# UNOFFICIAL COPY



ACKNOWLEDGMENT: STATE OF Illinois, COUNTY OF Make day of April, 2001. This instrument was acknowledged before me this day of April, 2001 by ROBERT M. MCINTYRE and BEVERLY A. MCINTYRE, AS JOINT DEBTORS. My commission expires: Donna Lynne Thomas (Notary Public)

ROBERT M. MCINTYRE (Signature) Robert M. McIntyre (Date) 4/25/01  
 BEVERLY A. MCINTYRE (Signature) Beverly A. McIntyre (Date) 4/25/01

SIGNATURES: By signing below, Mortgagor agrees to the terms and covenants contained in this Security Instrument and in any attachments. Mortgagor also acknowledges receipt of a copy of this Security Instrument on the date stated on page 1.  If checked, refer to the attached Addendum incorporated herein, for additional Mortgagors, their signatures and acknowledgments.

25. OTHER TERMS. If checked, the following are applicable to this Security Instrument:
- Line of Credit. The Secured Debt includes a revolving line of credit provision. Although the Secured Debt may be reduced to a zero balance, this Security Instrument will remain in effect until released.
  - Construction Loan. This Security Instrument secures an obligation incurred for the construction of an improvement on the Property.
  - Fixture Filing. Mortgagor grants to Lender a security interest in all goods that Mortgagor owns now or in the future and that are or will become fixtures related to the Property. This Security Instrument suffices as a financing statement and any carbon, photographic or other reproduction may be filed of record for purposes of Article 9 of the Uniform Commercial Code.
  - Riders. The covenants and agreements of each of the riders checked below are incorporated into and supplement and amend the terms of this Security Instrument. [Check all applicable boxes]
    - Condominium Rider
    - Planned Unit Development Rider
    - Other
  - Additional Terms.

24. MAXIMUM OBLIGATION LIMIT. The total principal amount secured by this Security Instrument at any one time shall not exceed \$ 18,276.77. This limitation of amount does not include interest, attorneys fees, and other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.

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