



REAL ESTATE MORTGAGE

\$ 20,740.00 Total of Payments

The Mortgagors, GENEVA H. HANDY, 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 THE PROPERTY IS ON A SEPARATE FORM ATTACHED TO THIS MORTGAGE/DEED OF TRUST WHICH DESCRIPTION IS PART OF THIS MORTGAGE/DEED OF TRUST

to secure the repayment of a promissory note of even date, payable to Mortgagee in monthly installments, the last payment to fall due on AUGUST 31, 2006, 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; 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 \$200,000.00.

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 note, at Mortgagee's option, without notice or demand, shall render the entire unpaid balance of said note at once due and payable.

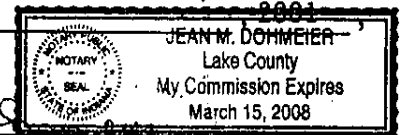
Dated this 26TH day of JULY, 2001

Geneva H. Handy (SEAL)

GENEVA H. HANDY
STATE OF ILLINOIS, COUNTY OF COOK

) ss

The foregoing instrument was acknowledged before me this 26TH day of JULY by GENEVA H. HANDY



My Commission expires 3/15/08

Jean M. Dohmeier
JEAN M. DOHMEIER Notary Public

I hereby acknowledge that all parties obligated on the loan secured by this mortgage have received written notice of the right to rescind the loan.

Geneva H. Handy
(Borrower's Signature)

This instrument was prepared by SHAWN TARGGART-WELLS FARGO, 1155 E RIDGE ROAD GRIFFITH, IN 46319
Name FINANCIAL INDIANA INC Address

Handwritten initials/signature

UNOFFICIAL COPY

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ADDENDUM "A" FOR LEGAL DESCRIPTION OF MORTGAGE/DEED OF TRUST DATED JULY 26, 2001,
GENEVA H. HANDY, MORTGAGOR:

[REDACTED]

Customer Name: Handy, Vernie Jr. & Geneva H.
To be attached to report number 866289

Schedule "A"

Legal Description:

The following described Real Estate situated in the County of Cook in the State of Illinois, to-wit:

Lot 2 in Block 32 in Calumet Trust's Subdivision in Fractional Section 12 both North and South of the Indian Boundary Line in Township 37 North, Range 14 East of the Third Principal Meridian and Fractional Section 7 North of Indian Boundary Line in Township 37 North, Range 15 East of the Third Principal Meridian, in Cook County, Illinois.

Geneva Handy 7/26/01

GENEVA H. HANDY

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