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Return To:  
WELLS FARGO HOME MORTGAGE, INC.  
3601 MINNESOTA DR. SUITE 200  
BLOOMINGTON, MN 55435

0011022605

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2001-11-01 09:57:06  
Cook County Recorder 127.00

Prepared By:  
WELLS FARGO HOME MORTGAGE, INC.



0011022605

*EL0118835*  
1100 E WOODFIELD RD, SUITE 130,  
SCHAUMBURG, IL 601730000

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## MORTGAGE

*23P*

*CE*

### DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated OCTOBER 23, 2001 together with all Riders to this document.

(B) "Borrower" is JOY S. W. KOSTOGLANIS AND THOMAS KOSTOGLANIS , WIFE AND HUSBAND

Borrower is the mortgagor under this Security Instrument.

(C) "Lender" is WELLS FARGO HOME MORTGAGE, INC.

Lender is a CORPORATION organized and existing under the laws of THE STATE OF CALIFORNIA

ILLINOIS - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3014 1/01

VMP -6(IL) (0010)

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Initials: *JWK*

VMP MORTGAGE FORMS - (800)521-7291 *TK*



# BOX 333-CTT