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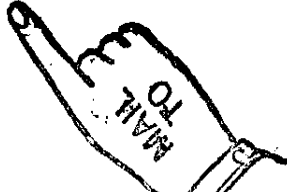
2002-07-18 09:05:54

Cook County Recorder 63.50

AFTER RECORDING RETURN TO:

Washington Mutual Bank, FA
C/O ACS IMAGE SOLUTIONS
12691 PALA DRIVE MS156DPCA
GARDEN GROVE, CA 92841

**COOK COUNTY
RECORDER
EUGENE "GENE" MOORE
MAYWOOD OFFICE**



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METROPOLITAN TITLE 02023420

MORTGAGE

03-2341-009953670-8

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 June 24, 2002, together with all Riders to this document.

(B) "Borrower" is ROBERT S. GUTTMAN AND JOAN M. GUTTMAN, HUSBAND AND WIFE

Borrower is the mortgagor under this Security Instrument.

(C) "Lender" is Washington Mutual Bank, FA, a federal association

Lender is a Bank organized and existing under the laws of United States of America. Lender's address is

400 East Main Street Stockton, CA 95290

Lender is the mortgagee under this Security Instrument.

(D) "Note" means the promissory note signed by Borrower and dated June 24, 2002.

The Note states that Borrower owes Lender Four Hundred Thirty-Five Thousand & 00/100

Dollars (U.S. \$ 435,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than July 1, 2032.

(E) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(F) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

02-023420

22

STATE OF ILLINOIS,

Cook

County ss:

I, Kathryn L Palm, a Notary Public in and for said county and state do hereby certify that David R. Nebl and Rita T. Nebl, Husband and Wife

personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he/she/they signed and delivered the said instrument as his/her/their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 28th day of June 2002

My Commission Expires: 11-06-05

Kathryn L Palm
Notary Public



Property of Cook County Clerk's Office

Initials: DN RN

METROPOLITAN TITLE COMPANY

Commitment
Schedule A (continued)

Commitment Number: 02-022922

Property Description

The land referred to in this Commitment is described as follows:

LOT 150 IN BEDFORD PARK, A SUBDIVISION OF PART OF THE SOUTH 1544 FEET OF THE NORTHWEST 1/4 OF SECTION 24, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING NORTH OF THE SOUTH 50 FEET THEREOF, WEST OF THE WEST LINE OF A STRIP OF LAND 70 FEET IN WIDTH LYING WEST OF AND ADJOINING THE RIGHT OF WAY OF THE BALTIMORE AND OHIO CHICAGO TERMINAL RAILROAD AND EAST OF THE CENTER LINE OF ARCHER AVENUE, ACCORDING TO THE PLAT THEREOF RECORDED JUNE 3, 1921 AS DOCUMENT 7163575, IN BOOK 163 OF PLATS, PAGE 42, IN COOK COUNTY, ILLINOIS.

PIN(S): 18-24-110-017

COMMONLY KNOWN AS: 7800 W. 66TH ST., BEDFORD PARK, ILLINOIS 60501

END OF SCHEDULE A

Property of Cook County Clerk's Office