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Cook County Recorder 37.50

RECORDATION REQUESTED BY:

OLD KENT BANK  
P.O. BOX 3488  
CONSUMER LOAN PROCESSING  
GRAND RAPIDS, MI 49501-3488



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WHEN RECORDED MAIL TO:

OLD KENT BANK  
P.O. BOX 3488  
CONSUMER LOAN PROCESSING  
GRAND RAPIDS, MI 49501-3488

SEND TAX NOTICES TO:

RICHARD C YU and ANITA  
ZANCHETTIN  
43 SALEM LN  
EVANSTON, IL 60203

FOR RECORDER'S USE ONLY

100090220 B-60 39.52

This Mortgage prepared by: CASSANDRA LAHES  
P.O. BOX 3488  
GRAND RAPIDS, MI 49501

MORTGAGE

THIS MORTGAGE IS between RICHARD C YU and ANITA ZANCHETTIN, HUSBAND AND WIFE, whose address is 43 SALEM LN, EVANSTON, IL 60203 (referred to below as "Grantor"); and OLD KENT BANK, whose address is 4900 W 95TH ST., OAK LAWN, IL 60453 (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, located in COOK County, State of Illinois (the "Real Property"):

PROPERTY LOCATED IN COOK COUNTY, STATE OF ILLINOIS: LOT 29 IN NEW ENGLAND VILLAGE, BEING A SUBDIVISION OF LOT 8 AND PARTS OF LOTS 6 AND 7, IN OWNER'S DIVISION OF PARTS OF THE NORTHWEST AND NORTHEAST 1/4 OF SECTION 14, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOS.

The Real Property or its address is commonly known as 43 SALEM LN, EVANSTON, IL 60203. The Real Property tax identification number is 10-14-207-020.

Grantor presently assigns to Lender all of Grantor's right, title, and interest in and to all leases of the Property and all Rents from the Property. In addition, Grantor grants to Lender a Uniform Commercial Code security interest in the Personal Property and Rents.

DEFINITIONS. The following words shall have the following meanings when used in this Mortgage. Terms not otherwise defined in this Mortgage shall have the meanings attributed to such terms in the Uniform Commercial Code. All references to dollar amounts shall mean amounts in lawful money of the United States of America.

Credit Agreement. The words "Credit Agreement" mean the revolving line of credit agreement dated 1-12-00, between Lender and Grantor with a credit limit of \$45,000.00, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the Credit Agreement.

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