



0020898754

REAL ESTATE MORTGAGE

\$134,234.46 Principal Amount of Loan (HIS WIFE, NOT IN TENANCY IN COMMON, RZANY BUT IN JOINT TENANCY)

The Mortgagors, RAYMOND S. RZANY AND KATHRYN J. RZANY, 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." 5135 N. NEENAH AVE CHICAGO, IL 60656 P.I.N. 13-07-406-034

to secure the repayment of a promissory note of even date, payable to Mortgagee in monthly installments, the last payment to fall due on 06-26, 2017, 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 contain 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 (including any unpaid interest).

Dated this 21ST day of JUNE, 2002.

Raymond S. Rzany (SEAL) RAYMOND S. RZANY STATE OF ILLINOIS, COUNTY OF COOK

Kathryn J. Rzany (SEAL) KATHRYN J. RZANY) ss

The foregoing instrument was acknowledged before me this 21ST day of JUNE, 2002, by RAYMOND S. RZANY AND KATHRYN J. RZANY.

My Commission expires 2/27/06



Josh Ward 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.

Raymond S. Rzany / Kathryn J. Rzany (Borrower's Signature) RAYMOND S. RZANY KATHRYN J. RZANY

MAIL TO: This instrument was prepared by WELLS FARGO FINANCIAL ILLINOIS, INC., 860 CIVIC CENTER DR NILES, IL 60714 Name Address

Handwritten initials and numbers: 2-18, P-20, 2-18, CB

UNOFFICIAL COPY

Property of Cook County Clerk's Office

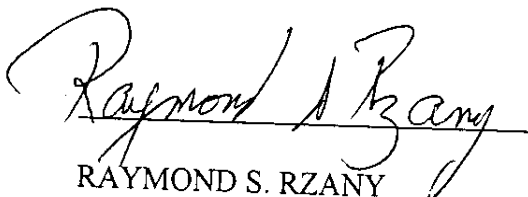
Addendum for legal description of Mortgage/Deed of Trust dated June 21, 2002, Raymond S. Rzany and Kathryn J. Rzany, (his wife, not in tenancy in common, but in joint tenancy).

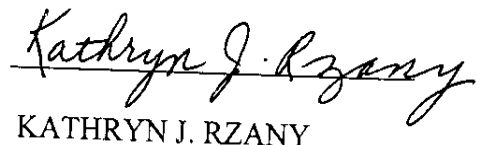
All that certain parcel of land lying and being situated in the County of COOK, State of IL, to-wit:

LOT THIRTY THREE (33) (EXCEPT THE SOUTH ONE HUNDRED THREE (103) FEET TWO (2) INCHES THEREOF) AND THE SOUTH TWENTY-EIGHT (28) FEET EIGHT (8) INCHES OF LOT THIRTY TWO (32) IN WILLIAM ZELOSKY'S FOSTER AVENUE GARDEN LOTS SUBDIVISION OF PART OF THE NORTH EAST QUARTER OF THE SOUTH EAST QUARTER (EXCEPT THE SOUTH TEN (10) ACRES) OF SECTION SEVEN (7) TOWNSHIP FORTY (40) NORTH, RANGE THIRTEEN (13), EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

SUBJECT TO COVENANTS AND RESTRICTIONS OF RECORD, IF ANY.

Being that parcel of land conveyed to RAYMOND S. RZANY AND KATHRYN J. RZANY, HIS WIFE, NOT IN TENANCY IN COMMON, BUT IN JOINT TENANCY from ROBERT H. HUBERT AND KATHERINE HUBERT, HIS WIFE by that deed dated 05/27/1972 and recorded 09/05/1972 in INSTRUMENT NO. 22037434 of the COOK County, IL Public Registry.


RAYMOND S. RZANY


KATHRYN J. RZANY