

0020828442

ADDRESS: 5351 North East River Road
Unit 202
Chicago, IL 60656
PIN: 12-11-102-114-1010

REAL ESTATE MORTGAGE

\$31,577.34 Principal Amount of Loan Joint Tenants

The Mortgagors, GIUSEPPE & GIUSEPPINA CAPPELLUTI, 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, WHICH DESCRIPTION IS PART OF THIS MORTGAGE.

to secure the repayment of a promissory note of even date, payable to Mortgagee in monthly installments, the last payment to fall due on JULY 24, 2012, 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 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).

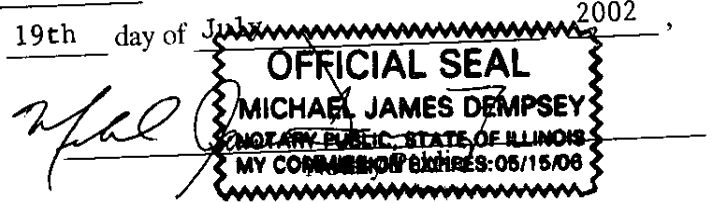
Dated this 19th day of JULY, 2002.

Giuseppe Cappelluti (SEAL)
Giuseppe Cappelluti
STATE OF ILLINOIS, COUNTY OF COOK

Giuseppina Cappelluti (SEAL)
Giuseppina Cappelluti) ss

The foregoing instrument was acknowledged before me this 19th day of July, 2002, by Giuseppe & Giuseppina Cappelluti

My Commission expires 5-15-2006



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.

Giuseppe Cappelluti
Giuseppe Cappelluti

Giuseppina Cappelluti
(Borrower's Signature)
Giuseppina Cappelluti

This instrument was prepared by WELLS FARGO FINANCIAL ILLINOIS, INC., 1115 N SALEM DRIVE, SCHAUMBURG, IL 60194
Name Address

UNOFFICIAL COPY

Property of Cook County Clerk's Office

Addendum for legal description of mortgage dated July 19, 2002, Giuseppe and Giuseppina, mortgagors.

PARCEL 1

UNIT NUMBER 202 IN WHISPERING GLEN CONDOMINIUM BUILDING 1, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED TRACT OF LAND:

LOT 1 (EXCEPT THE NORTH 2.0 FEET THEREOF) AND LOT 2 (EXCEPT THAT PART LYING NORTH OF THE EASTERLY EXTENSION OF THE SOUTH LINE OF NORTH 2.0 FEET OF LOT 1) IN BLACKHAWK SUBDIVISION OF THE NORTH 330 FEET OF THE WEST 718 FEET (EXCEPT THE WEST 272 1/4 FEET OF THE NORTH 80 FEET THEREOF) OF THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4 SECTION 11, TOWNSHIP 40 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY ILLINOIS. WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 96252025; TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN COOK COUNTY ILLINOIS.

PARCEL 2:

DRIVEWAY EASEMENT FOR INGRESS AND EGRESS FOR THE BENEFIT FOR PARCEL 1 AS CONTAINED IN DECLARATION RECORDED APRIL 2, 1996 AS DOCUMENT 96252026 AND AS CREATED BY DEED FROM SUBURBAN BANK OF BARRINGTON AS TRUSTEE UNDER TRUST AGREEMENT DATED APRIL 19, 1994 KNOWN AS TRUST NUMBER 1149 TO GIUSEPPE CAPPELLUTI AND GIUSEPPINA CAPPELLUTI, HIS WIFE AND SALVATORE CAPPELLUTI RECORDED AS DOCUMENT 96391391 OVER THAT PART OF THE SOUTHWEST QUARTER OF THE NORTHWEST 1/4 OF SECTION 11 TOWNSHIP 40 NORTH RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS AND PART OF LOTS 1 AND 2 IN BLACKHAWK SUBDIVISION BEING A STRIP OF LAND 24 FEET IN WIDTH THE CENTER LINE BEING DESCRIBED AS BEGINNING AT A POINT ON THE WEST LINE OF LOT 1, 101.75 FEET NORTH OF THE SOUTHWEST CORNER THEREOF; THENCE EAST TO A POINT ON THE EAST LINE OF LOT 2, 101.75 FEET NORTH OF THE SOUTHEAST CORNER SAID BLACKHAWK SUBDIVISION BEING A SUBDIVISION OF THE NORTH 330 FEET OF THE WEST 718 FEET (EXCEPT THE WEST 272 1/4 FEET OF THE NORTH 80 FEET THEREOF) OF THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 11 TOWNSHIP 40 NORTH RANGE 12 EAST OF THE THIRD

PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS EXCEPT THAT PART OF SAID DRIVEWAY FALLING WITHIN PARCEL 1

PARCEL 3:

THE EXCLUSIVE RIGHT TO THE USE OF PARKING SPACE 202 AS DELINEATED ON SURVEY ATTACHED TO DECLARATION RECORDED AS DOCUMENT 96252025.

Giuseppe Cappelluti 7-19-02 *Giuseppina Cappelluti* 7-19-02
Giuseppe Cappelluti Date Giuseppina Cappelluti Date