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0021178454

2736/0032 48 001 Page 1 of 2

2002-10-25 09:40:54

Cook County Recorder

26.00



0021178454

REAL ESTATE MORTGAGE

\$206,189.75 Principal Amount of Loan

The Mortgagors, ROBERT C LECK & JOANNE T LECK (HIS WIFE IN JOINT TENANCY), 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."

5453 W PENSACOLA CHICAGO, IL 60641 P.I.N. 13-16-305-003

to secure the repayment of a promissory note of even date, payable to Mortgagee in monthly installments, the last payment to fall due on SEPTEMBER 11, 2008, 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 commit 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).

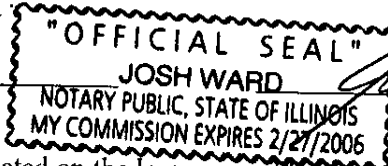
Dated this 6TH day of SEPTEMBER, 2002.

Robert C. Leck (SEAL) ROBERT C. LECK STATE OF ILLINOIS, COUNTY OF COOK

Joanne T. Leck (SEAL) JOANNE T. LECK) ss

The foregoing instrument was acknowledged before me this 6TH day of SEPTEMBER, 2002, by ROBERT C. AND JOANNE T. LECK

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.

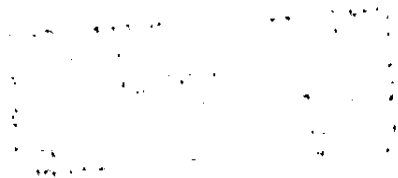
Robert C. Leck Joanne T. Leck (Borrower's Signature)

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

Handwritten initials/signature

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0021178454 Page 2 of 2

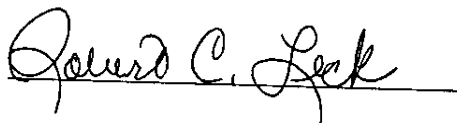
Addendum for legal description of Mortgage/Deed of Trust dated Sept. 6th, 2002, Robert C. Leck and Joanne T. Leck (His Wife in Joint Tenancy), mortgagors.

The following described real estate in Cook County, Illinois:

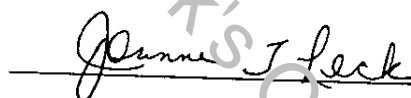
All that certain parcel of land lying and being situated in the County of COOK, State of IL, to-wit:

LOT 158 IN GARDNER'S PORTAGE PARK ADDITION TO CHICAGO IN LOTS 7 AND 8 IN SCHOOL TRUSTEES' SUBDIVISION OF SECTION 16, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Being that parcel of land conveyed to ROBERT C. LECK AND JOANNE T. LECK, HIS WIFE IN JOINT TENANCY from JAMES J. JARZYNA AND KAREN M. JARZYNA, HIS WIFE by that deed dated 01/25/1977 and recorded 02/09/1977 in DOCUMENT# 23815665 of the COOK County, IL Public Registry.



Robert C. Leck



Joanne T. Leck

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