



0021455326

OPEN-END REAL ESTATE MORTGAGE

PERSON

The Mortgagors, HELEN L. ROBINSON, AN UNMARRIED, 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:

LOT 38 IN DUGGAN BROTHERS RESUBDIVISION OF PART OF LOTS 13, 20, AND 21
IN SCHOOL TRUSTEES' SUBDIVISION OF SECTION 16, TOWNSHIP 37 NORTH,
RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY,
ILLINOIS.

25-16-115-003 - CKA 10441 S. Emerald, Chgo

to secure the repayment of a Home Equity Revolving Loan Agreement of even date, payable to Mortgagee in monthly installments, 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 under the above described Home Equity Revolving Loan Agreement or any future Home Equity Revolving Loan Agreement; 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 \$250,000.00.

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 Home Equity Revolving Loan Agreement, at Mortgagee's option, without notice or demand, shall render the entire unpaid balance of said Home Equity Revolving Loan Agreement at once due and payable (including any unpaid interest).

Dated this 17TH day of DECEMBER, 2002.

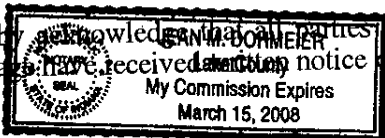
HELEN L. ROBINSON (SEAL) _____ (SEAL)

HELEN L ROBINSON
STATE OF ILLINOIS, COUNTY OF COOK) ss

The foregoing instrument was acknowledged before me this 17TH day of DECEMBER, 2002, by HELEN L ROBINSON.

My Commission expires March 15, 2008 Jean M. Schmechel
Notary Public

I hereby acknowledge that I am obligated on the Home Equity Revolving Loan Agreement secured by this mortgage and I have received notice of the right to rescind the loan.



HELEN ROBINSON
(Borrower's Signature)

This instrument was prepared by WELLS FARGO FINANCIAL ILLINOIS 17645 S. Lawrence
hansung IL 60438