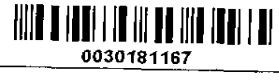


UNOFFICIAL COPY

Gary O Hay and	This instrument was prepared by Name) <u>Kathy Garratano</u>
Janice A Hay his wife,	(address) <u>5455 West Belmont Avenue</u> <u>Chicago, IL 60641</u>
	<b>FIDELITY FEDERAL SAVINGS BANK</b> 5455 WEST BELMONT AVENUE CHICAGO, IL 60641 (312) 736-3000
<b>MORTGAGOR</b> "I" includes each mortgagor above.	<b>MORTGAGEE</b> "You" means the mortgagee, its successors and assigns.

**REAL ESTATE MORTGAGE:** For value received, I, Gary O Hay and Janice A Hay his wife,  
January 18, 2003, mortgage and warrant to you to secure the payment of the secured debt described below, on  
January 18, 2003, the real estate described below and all rights, easements, appurtenances, rents, leases and existing and future improvements and fixtures (all called the "property").  
**PROPERTY ADDRESS:** 3512 N Octavia Ave, Chicago, Illinois 60634  
(Street) (City) (Zip Code)

**LEGAL DESCRIPTION:**



LOT 11 IN CORNELIA HEIGHTS, A SUBDIVISION OF THAT PART OF THE EAST HALF OF FRACTIONAL SECTION 24, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN SOUTH OF THE INDIAN BOUNDARY LINE REFERENCE BEING HAD TO PLAT RECORDED AS DOCUMENT NUMBER 83702000 IN COOK COUNTY, ILLINOIS

P.I.N.#12-24-405-031-0000

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 2003-02-06 10:42:36  
 Cook County Recorder 46.00

**BOX 158**

located in Cook County, Illinois.  
**TITLE:** I covenant and warrant title to the property, except for encumbrances of record, municipal and zoning ordinances, current taxes and assessments not yet due and \_\_\_\_\_

**SECURED DEBT:** This mortgage secures repayment of the secured debt and the performance of the covenants and agreements contained in this mortgage and in any other document incorporated herein. Secured debt, as used in this mortgage, includes any amounts I owe you under this mortgage or under any instrument secured by this mortgage.

The secured debt is evidenced by (List all instruments and agreements secured by this mortgage and the dates thereof.):  
 Home Equity Line Of Credit Agreement Dated 01/18/03

**Future Advances:** All amounts owed under the above agreement are secured even though not all amounts may yet be advanced. Future advances under the agreement are contemplated and will be secured and will have priority to the same extent as if made on the date this mortgage is executed.

**Revolving credit loan agreement** dated 01/18/03, with initial annual interest rate of 4.000 %. All amounts owed under this agreement are secured even though not all amounts may yet be advanced. Future advances under the agreement are contemplated and will be secured and will have priority to the same extent as if made on the date this mortgage is executed.

The above obligation is due and payable on January 24, 2013 if not paid earlier. The total unpaid balance secured by this mortgage at any one time shall not exceed a maximum principal amount of: FIFTY THOUSAND & 00/100 Dollars (\$ 50,000.00), plus interest, plus any disbursements made for the payment of taxes, special assessments, or insurance on the property, with interest on such disbursements.

**Variable Rate:** The interest rate on the obligation secured by this mortgage may vary according to the terms of that obligation.  
 A copy of the loan agreement containing the terms under which the interest rate may vary is attached to this mortgage and made a part hereof.

**TERMS AND COVENANTS:** I agree to the terms and covenants contained in this mortgage and in any riders described below and signed by me.

Commercial  Construction  ( ) Condo Or PUD ( ) 1-4 Family

**SIGNATURES:**  
Gary O Hay \_\_\_\_\_  
Janice A Hay \_\_\_\_\_

**ACKNOWLEDGEMENT:** STATE OF ILLINOIS, \_\_\_\_\_, County ss:  
 The foregoing instrument was acknowledged before me this eighteenth day of January, 2003 by Gary O Hay and Janice A Hay his wife,

Corporate or Partnership Acknowledgement of \_\_\_\_\_ a \_\_\_\_\_ (Name of Corporation or Partnership) \_\_\_\_\_ (Title(s))  
 My commission expires: \_\_\_\_\_ (Seal)



Jan Evette Troutman  
 (Notary Public)

INITIALS G O H / J A H

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