

UNOFFICIAL COPY

prepared by:

Wells Fargo Financial IL, Inc.
219 W. Main Street
Carpentersville, IL 60110



Eugene "Gene" Moore Fee: \$26.50
Cook County Recorder of Deeds
Date: 05/14/2003 10:52 AM Pg: 1 of 2

OPEN-END REAL ESTATE MORTGAGE

The Mortgagors, KATHIE V. KAMYSZ SOLE OWNER, 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 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 29TH day of APRIL, 2003

Kathie V. Kamysz (SEAL) _____ (SEAL)
KATHIE V. KAMYSZ

STATE OF ILLINOIS, COUNTY OF MCHENRY) ss

The foregoing instrument was acknowledged before me this 29TH day of APRIL, 2003, by KATHIE V. KAMYSZ

My Commission expires 10/19/05
WENDY MENDIOLA
STATE OF ILLINOIS
MY COMMISSION EXPIRES: 10/19/05

Wendy Mendiola
Notary Public

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

Kathie V. Kamysz
KATHIE V. KAMYSZ (Borrower's Signature)

This instrument was prepared by WELLS FARGO FINANCIAL ILLINOIS INC. 219 W. MAIN ST. CARPENTERSVILLE, IL 60110

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ADDENDUM FOR LEGAL DESCRIPTION OF MORTGAGE DATED APRIL 29, 2003, KATHIE V. KAMYSZ,
MORTGAGOR.

Schedule A

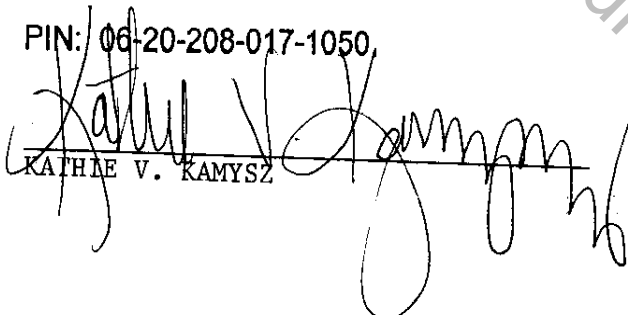
Report Number: 1020316
Client Number: 7730
Customer: Kamysz, Kathie V.

Branch/Loan 6543

PARCEL 1: UNIT 11-2 IN FIELDSTONE CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED LAND; PARTS OF FIELDSTONE UNIT NO. 1, BEING A SUBDIVISION OF PART OF THE EAST ½ OF THE NORTHWEST ¼ OF SECTION 20 AND THE WEST ½ OF THE NORTHEAST ¼ OF SECTION 20, IN TOWNSHIP 41 NORTH, RANGE 9 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS; WHICH SURVEY IS ATTACHED AS EXHIBIT "D" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 08089911, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, ALL IN COOK COUNTY, ILLINOIS.

PARCEL 2: EASEMENTS FOR INGRESS, EGRESS, USE AND ENJOYMENT FOR THE BENEFIT OF PARCEL 1 OVER, ON, ACROSS AND THROUGH ADJOINING LAND AS SET FORTH IN THE DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS RECORDED AS DOCUMENT NUMBER 08-065512.

PIN: 06-20-208-017-1050


KATHIE V. KAMYSZ

Cook County Clerk's Office