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Eugene "Gene" Moore Fee: \$26.50
Cook County Recorder of Deeds
Date: 08/06/2003 03:01 PM Pg: 1 of 1

OPEN-END REAL ESTATE MORTGAGE

The Mortgagors, SUVIMOL & PAUL MACHNIKOWSKI, mortgage and warrant to Wells Fargo Financial Illinois, Inc., Mortgagee, the following described real estate situated in the County of _____, State of Illinois, to wit:

THE WEST 1/2 OF LOT 16 IN F.H. BARTLETT'S HARLEM AVE AND 71ST STREET FARMS 1ST ADDITION BEING A SUBDIVISION OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 25, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS

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 30 day of JULY, 2003

Paul Machnikowski (SEAL)
PAUL MACHNIKOWSKI

Suvimol Machnikowski (SEAL)
SUVIMOL MACHNIKOWSKI

STATE OF ILLINOIS, COUNTY OF COOK) ss

The foregoing instrument was acknowledged before me this 30 day of JULY, 2003, by SUVIMOL & PAUL MACHNIKOWSKI.

My Commission expires JANUARY 11, 2005

BARBARA J. SPADONI

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.

Suvimol Machnikowski
(Borrower's Signature)

This instrument was prepared by TONY VITAGLIANO

**WELLS FARGO FINANCIAL - 591
HICKORY-PALOS SQUARE
9632 SOUTH ROBERTS RD.
HICKORY HILLS, IL 60157**

Mail To:

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