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1999-01-26 15:41:45  
Cook County Recorder 31.00

Doc#: 0332803026  
Eugene "Gene" Moore Fee: \$26.50  
Cook County Recorder of Deeds  
Date: 11/24/2003 09:49 AM Pg: 1 of 1



Loan #: 8398414  
After Recording Return To:  
Prepared By:  
CoVest Banc, N.A.  
1771 North Richmond Road  
McHenry, IL 60050

482445/31

3/00

8398414JW

CTI 7/17/58/2

[Space Above This Line For Recording Date]

**MORTGAGE**

THIS MORTGAGE ("Security Instrument") is given on January 15, 1999.

The mortgagor is Maureen R. Beharelle and Timothy L. Clark, each a single person, as joint tenants ("Borrower"). This Security Instrument is given to CoVest Banc, N.A., which is organized and existing under the laws of Illinois, and whose address is 1771 North Richmond Road, McHenry, IL 60050 ("Lender"). Borrower owes Lender the principal sum of One Hundred Twenty Eight Thousand and no/100 Dollars (U.S. \$128,000.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on February 1, 2029. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in Cook County, Illinois:

LOT 5 (EXCEPT THE NORTH 14.00<FT THEREOF) AND THE NORTH 21.00 FEET OF LOT 6 IN BLOCK 3 IN SUNSET GADENS, BEING W.L. PLEW & COMPANY'S SUBDIVISION OF THE EAST 503 FEET MEASURED AT RIGHT ANGLES TO THE EAST LINE OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 20, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED NOVEMBER 8, 1928 AS DOCUMENT NUMBER 10200550, IN COOK COUNTY, ILLINOIS.  
P.I.N.:09-20-108-039-0000

which has the address of 964 Webster, Des Plaines, Illinois 60016 ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

BOX 333-071