

# UNOFFICIAL COPY



This document was prepared by:

**KATHLEEN KOVACH**  
**NATIONAL CITY BANK**  
**6750 Miller Rd.**  
**Brecksville, OH 44141**  
When recorded, please return to:  
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**DOCUMENTATION, LOCATOR 7120**  
**6750 MILLER ROAD**  
**BRECKSVILLE, OH 44141**

**Doc#: 0422912082**  
Eugene "Gene" Moore Fee: \$46.00  
Cook County Recorder of Deeds  
Date: 08/16/2004 12:04 PM Pg: 1 of 12

\_\_\_\_\_ State of Illinois \_\_\_\_\_ Space Above This Line For Recording Data \_\_\_\_\_

## MORTGAGE (With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Mortgage (Security Instrument) is May 5, 2004 and the parties, their addresses and tax identification numbers, if required, are as follows:

**MORTGAGOR:**  
**KEITH D KUMMETZ and NICOLE M KUMMETZ**  
**1212 N LASALLE ST APT 1902, CHICAGO, Illinois, 60610**

**LENDER:**  
**NATIONAL CITY BANK**

2. **CONVEYANCE.** For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Mortgagor's performance under this Security Instrument, Mortgagor grants, bargains, sells, conveys, mortgages and warrants to Lender the following described property:

*7404-09850A*

**PRAIRIE TITLE**  
**6821 W. NORTH AVE.**  
**OAK PARK, IL 60302**

The property is located in Cook at \_\_\_\_\_  
(County)  
5339 N NASHVILLE AVE CHICAGO 60656  
(Address) (City) (ZIP Code)

Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above (all referred to as "Property").

3. **SECURED DEBT AND FUTURE ADVANCES.** The term "Secured Debt" is defined as follows:  
A. Debt incurred under the terms of all promissory note(s), contract(s), guaranty(s) or other evidence of debt described below and all their extensions, renewals, modifications or substitutions. (When referencing the debts below it is suggested that you include items such as borrowers' names, note amounts, interest rates, maturity dates, etc.)

**Maturity Date: 5/05/2019**

*12*

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A POLICY ISSUING AGENT OF  
FIDELITY NATIONAL TITLE INSURANCE COMPANY

COMMITMENT NO. **0404-09850**

## SCHEDULE A *(continued)*

### LEGAL DESCRIPTION

LOT 38 (EXCEPT THE NORTH 25 FEET) AND ALL OF LOT 37 IN BLOCK 3 IN W.E. MCINTOSH'S FOSTER AVENUE ADDITION TO CHICAGO, A SUBDIVSIION OF SOUTH EAST ¼ OF THE NORTH EAST ¼ OF SECTION 7, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINCIS

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- B. All future advances from Lender to Mortgagor or other future obligations of Mortgagor to Lender under any promissory note, contract, guaranty, or other evidence of debt executed by Mortgagor in favor of Lender after this Security Instrument whether or not this Security Instrument is specifically referenced. If more than one person signs this Security Instrument, each Mortgagor agrees that this Security Instrument will secure all future advances and future obligations that are given to or incurred by any one or more Mortgagor, or any one or more Mortgagor and others. All future advances and other future obligations are secured by this Security Instrument even though all or part may not yet be advanced. All future advances and other future obligations are secured as if made on the date of this Security Instrument. Nothing in this Security Instrument shall constitute a commitment to make additional or future loans or advances in any amount. Any such commitment must be agreed to in a separate writing.
- C. All obligations Mortgagor owes to Lender, which may later arise, to the extent not prohibited by law, including, but not limited to, liabilities for overdrafts relating to any deposit account agreement between Mortgagor and Lender.
- D. All additional sums advanced and expenses incurred by Lender for insuring, preserving or otherwise protecting the Property and its value and any other sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

This Security Instrument will not secure any other debt if Lender fails to give any required notice of the right of rescission.

4. **PAYMENTS.** Mortgagor agrees that all payments under the Secured Debt will be paid when due and in accordance with the terms of the Secured Debt and this Security Instrument.
5. **PRIOR SECURITY INTERESTS.** With regard to any other mortgage, deed of trust, security agreement or other lien document that created a prior security interest or encumbrance on the Property, Mortgagor agrees:
- To make all payments when due and to perform or comply with all covenants.
  - To promptly deliver to Lender any notices that Mortgagor receives from the holder.
  - Not to allow any modification or extension of, nor to request any future advances under any note or agreement secured by the lien document without Lender's prior written consent.
6. **CLAIMS AGAINST TITLE.** Mortgagor will pay all taxes, assessments, liens, encumbrances, lease payments, ground rents, utilities, and other charges relating to the Property when due. Lender may require Mortgagor to provide to Lender copies of all notices that such amounts are due and the receipts evidencing Mortgagor's payment. Mortgagor will defend title to the Property against any claims that would impair the lien of this Security Instrument. Mortgagor agrees to assign to Lender, as requested by Lender, any rights, claims or defenses Mortgagor may have against parties who supply labor or materials to maintain or improve the Property.
7. **DUE ON SALE OR ENCUMBRANCE.** Lender may, at its option, declare the entire balance of the Secured Debt to be immediately due and payable upon the creation of, or contract for the creation of, any lien, encumbrance, transfer or sale of the Property. This right is subject to the restrictions imposed by federal law (12 C.F.R. 391), as applicable. This covenant shall run with the Property and shall remain in effect until the Secured Debt is paid in full and this Security Instrument is released.
8. **PROPERTY CONDITION, ALTERATIONS AND INSPECTION.** Mortgagor will keep the Property in good condition and make all repairs that are reasonably necessary. Mortgagor shall not commit or allow any waste, impairment, or deterioration of the Property. Mortgagor will keep the Property free of noxious weeds and grasses. Mortgagor agrees that the nature of the occupancy and use will not substantially change without Lender's prior written consent. Mortgagor will not permit any change in any license, restrictive covenant or easement without Lender's prior written consent. Mortgagor will notify Lender of all demands, proceedings, claims and actions against Mortgagor, and of any loss or damage to the Property.

Lender or Lender's agents may, at Lender's option, enter the Property at any reasonable time for the purpose of inspecting the Property. Lender shall give Mortgagor notice at the time of or before an inspection specifying a reasonable purpose for the inspection. Any inspection of the Property shall be entirely for Lender's benefit and Mortgagor will in no way rely on Lender's inspection.

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**9. AUTHORITY TO PERFORM.** If Mortgagor fails to perform any duty or any of the covenants contained in this Security Instrument, Lender may, without notice, perform or cause them to be performed. Mortgagor appoints Lender as attorney in fact to sign Mortgagor's name or pay any amount necessary for performance. Lender's right to perform for Mortgagor shall not create an obligation to perform, and Lender's failure to perform will not preclude Lender from exercising any of Lender's other rights under the law or this Security Instrument. If any construction on the Property is discontinued or not carried on in a reasonable manner, Lender may take all steps necessary to protect Lender's security interest in the Property, including completion of the construction.

**10. ASSIGNMENT OF LEASES AND RENTS.** Mortgagor assigns, grants, bargains, conveys, mortgages and warrants to Lender as additional security all the right, title and interest in the following (all referred to as Property): existing or future leases, subleases, licenses, guaranties and any other written or verbal agreements for the use and occupancy of the Property, including any extensions, renewals, modifications or replacements (all referred to as Leases); and rents, issues and profits (all referred to as Rents). In the event any item listed as Leases or Rents is determined to be personal property, this Assignment will also be regarded as a security agreement. Mortgagor will promptly provide Lender with copies of the Leases and will certify these Leases are true and correct copies. The existing Leases will be provided on execution of the Assignment, and all future Leases and any other information with respect to these Leases will be provided immediately after they are executed. Mortgagor may collect, receive, enjoy and use the Rents so long as Mortgagor is not in default.

Upon default, Mortgagor will receive any Rents in trust for Lender and will not commingle the Rents with any other funds. Mortgagor agrees that this Security Instrument is immediately effective between Mortgagor and Lender and effective as to third parties on the recording of this Assignment. As long as this Assignment is in effect, Mortgagor warrants and represents that no default exists under the Leases, and the parties subject to the Leases have not violated any applicable law on leases, licenses and landlords and tenants.

**11. LEASEHOLDS; CONDOMINIUMS; PLANNED UNIT DEVELOPMENTS.** Mortgagor agrees to comply with the provisions of any lease if this Security Instrument is on a leasehold. If the Property includes a unit in a condominium or a planned unit development, Mortgagor will perform all of Mortgagor's duties under the covenants, by-laws, or regulations of the condominium or planned unit development.

**12. DEFAULT.** Mortgagor will be in default if any party obligated on the Secured Debt fails to make payment when due. Mortgagor will be in default if a breach occurs under the terms of this Security Instrument or any other document executed for the purpose of creating, securing or guarantying the Secured Debt. A good faith belief by Lender that Lender at any time is insecure with respect to any person or entity obligated on the Secured Debt or that the prospect of any payment or the value of the Property is impaired shall also constitute an event of default.

**13. REMEDIES ON DEFAULT.** In some instances, federal and state law will require Lender to provide Mortgagor with notice of the right to cure or other notices and may establish time schedules for foreclosure actions. Subject to these limitations, if any, Lender may accelerate the Secured Debt and foreclose this Security Instrument in a manner provided by law if Mortgagor is in default. Upon default, Lender shall have the right, without declaring the whole indebtedness due and payable, to foreclose against all or part of the Property. This Mortgage shall continue as a lien on any part of the Property not sold on foreclosure.

At the option of Lender, all or any part of the agreed fees and charges, accrued interest and principal shall become immediately due and payable, after giving notice if required by law, upon the occurrence of a default or anytime thereafter. In addition, Lender shall be entitled to all the remedies provided by law, the terms of the Secured Debt, this Security Instrument and any related documents. All remedies are distinct, cumulative and not exclusive, and the Lender is entitled to all remedies provided at law or equity, whether or not expressly set forth. The acceptance by Lender of any sum in payment or partial payment on the Secured Debt after the balance is due or is accelerated or after foreclosure proceedings are filed shall not constitute a waiver of Lender's right to require complete cure of any existing default. By not exercising any remedy on Mortgagor's default, Lender does not waive Lender's right to later consider the event a default if it continues or happens again.

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**14. EXPENSES; ADVANCES ON COVENANTS; ATTORNEYS' FEES; COLLECTION COSTS.** Except when prohibited by law, Mortgagor agrees to pay all of Lender's expenses if Mortgagor breaches any covenant in this Security Instrument. Mortgagor will also pay on demand any amount incurred by Lender for insuring, inspecting, preserving or otherwise protecting the Property and Lender's security interest. These expenses will bear interest from the date of the payment until paid in full at the highest interest rate in effect as provided in the terms of the Secured Debt. Mortgagor agrees to pay all costs and expenses incurred by Lender in collecting, enforcing or protecting Lender's rights and remedies under this Security Instrument. This amount may include, but is not limited to, attorneys' fees, court costs, and other legal expenses. This Security Instrument shall remain in effect until released.

**15. ENVIRONMENTAL LAWS AND HAZARDOUS SUBSTANCES.** As used in this section, (1) Environmental Law means, without limitation, the Comprehensive Environmental Response, Compensation and Liability Act (CERCLA, 42 U.S.C. 9601 et seq.), and all other federal, state and local laws, regulations, ordinances, court orders, attorney general opinions or interpretive letters concerning the public health, safety, welfare, environment or a hazardous substance; and (2) Hazardous Substance means any toxic, radioactive or hazardous material, waste, pollutant or contaminant which has characteristics which render the substance dangerous or potentially dangerous to the public health, safety, welfare or environment. The term includes, without limitation, any substances defined as "hazardous material," "toxic substances," "hazardous waste," "hazardous substance," or "regulated substance" under any Environmental Law.

Mortgagor represents, warrants and agrees that:

- A. Except as previously disclosed and acknowledged in writing to Lender, no Hazardous Substance is or will be located, stored or released on or in the Property. This restriction does not apply to small quantities of Hazardous Substances that are generally recognized to be appropriate for the normal use and maintenance of the Property.
- B. Except as previously disclosed and acknowledged in writing to Lender, Mortgagor and every tenant have been, are, and shall remain in full compliance with any applicable Environmental Law.
- C. Mortgagor shall immediately notify Lender if a release or threatened release of a Hazardous Substance occurs on, under or about the Property or there is a violation of any Environmental Law concerning the Property. In such an event, Mortgagor shall take all necessary remedial action in accordance with any Environmental Law.
- D. Mortgagor shall immediately notify Lender in writing as soon as Mortgagor has reason to believe there is any pending or threatened investigation, claim, or proceeding relating to the release or threatened release of any Hazardous Substance or the violation of any Environmental Law.

**16. CONDEMNATION.** Mortgagor will give Lender prompt notice of any pending or threatened action, by private or public entities to purchase or take any or all of the Property through condemnation, eminent domain, or any other means. Mortgagor authorizes Lender to intervene in Mortgagor's name in any of the above described actions or claims. Mortgagor assigns to Lender the proceeds of any award or claim for damages connected with a condemnation or other taking of all or any part of the Property. Such proceeds shall be considered payments and will be applied as provided in this Security Instrument. This assignment of proceeds is subject to the terms of any prior mortgage, deed of trust security agreement or other lien document.

**17. INSURANCE.** Mortgagor shall keep Property insured against loss by fire, flood, theft and other hazards and risks reasonably associated with the Property due to its type and location. This insurance shall be maintained in the amounts and for the periods that Lender requires. What Lender requires pursuant to the preceding sentence can change during the term of the loan. The insurance carrier providing the insurance shall be chosen by Mortgagor subject to Lender's approval, which shall not be unreasonably withheld. If Mortgagor fails to maintain the coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property according to the terms of this Security Instrument.

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All insurance policies and renewals shall be acceptable to Lender and shall include a standard "mortgage clause" and, where applicable, "loss payee clause." Mortgagor shall immediately notify Lender of cancellation or termination of the insurance. Lender shall have the right to hold the policies and renewals. If Lender requires, Mortgagor shall immediately give to Lender all receipts of paid premiums and renewal notices. Upon loss, Mortgagor shall give immediate notice to the insurance carrier and Lender. Lender may make proof of loss if not made immediately by Mortgagor.

Unless otherwise agreed in writing, all insurance proceeds shall be applied to the restoration or repair of the Property or to the Secured Debt, whether or not then due, at Lender's option. Any application of proceeds to principal shall not extend or postpone the due date of the scheduled payment nor change the amount of any payment. Any excess will be paid to the Mortgagor. If the Property is acquired by Lender, Mortgagor's right to any insurance policies and proceeds resulting from damage to the Property before the acquisition shall pass to Lender to the extent of the Secured Debt immediately before the acquisition.

**18. ESCROW FOR TAXES AND INSURANCE.** If otherwise provided in a separate agreement, Mortgagor may be required to pay to Lender funds for taxes and insurance in escrow.

**19. FINANCIAL REPORTS AND ADDITIONAL DOCUMENTS.** Mortgagor will provide to Lender upon request, any financial statement or information Lender may deem reasonably necessary. Mortgagor agrees to sign, deliver, and file any additional documents or certifications that Lender may consider necessary to perfect, continue, and preserve Mortgagor's obligations under this Security Instrument and Lender's lien status on the Property.

**20. JOINT AND INDIVIDUAL LIABILITY; CO-SIGNERS; SUCCESSORS AND ASSIGNS BOUND.** All duties under this Security Instrument are joint and individual. If Mortgagor signs this Security Instrument but does not sign an evidence of debt, Mortgagor does so only to mortgage Mortgagor's interest in the Property to secure payment of the Secured Debt and Mortgagor does not agree to be personally liable on the Secured Debt. If this Security Instrument secures a guaranty between Lender and Mortgagor, Mortgagor agrees to waive any rights that may prevent Lender from bringing any action or claim against Mortgagor or any party indebted under the obligation. These rights may include, but are not limited to, any anti-deficiency or one-action laws. Mortgagor agrees that Lender and any party to this Security Instrument may extend, modify or make any change in the terms of this Security Instrument or any evidence of debt without Mortgagor's consent. Such a change will not release Mortgagor from the terms of this Security Instrument. The duties and benefits of this Security Instrument shall bind and benefit the successors and assigns of Mortgagor and Lender.

**21. APPLICABLE LAW; SEVERABILITY; INTERPRETATION.** This Security Instrument is governed by the laws of the jurisdiction in which Lender is located, except to the extent otherwise required by the laws of the jurisdiction where the Property is located. This Security Instrument is complete and fully integrated. This Security Instrument may not be amended or modified by oral agreement. Any section in this Security Instrument, attachments, or any agreement related to the Secured Debt that conflicts with applicable law will not be effective, unless that law expressly or impliedly permits the variations by written agreement. If any section of this Security Instrument cannot be enforced according to its terms, that section will be severed and will not affect the enforceability of the remainder of this Security Instrument. Whenever used, the singular shall include the plural and the plural the singular. The captions and headings of the sections of this Security Instrument are for convenience only and are not to be used to interpret or define the terms of this Security Instrument. Time is of the essence in this Security Instrument.

**22. NOTICE.** Unless otherwise required by law, any notice shall be given by delivering it or by mailing it by first class mail to the appropriate party's address on page 1 of this Security Instrument, or to any other address designated in writing. Notice to one mortgagor will be deemed to be notice to all mortgagors.

**23. WAIVERS.** Except to the extent prohibited by law, Mortgagor waives all appraisal and homestead exemption rights relating to the Property.

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**24. MAXIMUM OBLIGATION LIMIT.** The total principal amount secured by this Security Instrument at any one time shall not exceed \$ .....~~60,000.00~~..... This limitation of amount does not include interest, attorneys fees, and other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.

**25. OTHER TERMS.** If checked, the following are applicable to this Security Instrument:

- Line of Credit.** The Secured Debt includes a revolving line of credit provision. Although the Secured Debt may be reduced to a zero balance, this Security Instrument will remain in effect until released.
- Construction Loan.** This Security Instrument secures an obligation incurred for the construction of an improvement on the Property.
- Fixture Filing.** Mortgagor grants to Lender a security interest in all goods that Mortgagor owns now or in the future and that are or will become fixtures related to the Property. This Security Instrument suffices as a financing statement and any carbon, photographic or other reproduction may be filed of record for purposes of Article 9 of the Uniform Commercial Code.
- Riders.** The covenants and agreements of each of the riders checked below are incorporated into and supplement and amend the terms of this Security Instrument. [Check all applicable boxes]
  - Condominium Rider  Planned Unit Development Rider  Other .....
- Additional Terms.**

**SIGNATURES:** By signing below, Mortgagor agrees to the terms and covenants contained in this Security Instrument and in any attachments. Mortgagor also acknowledges receipt of a copy of this Security Instrument on the date stated on page 1.

If checked, refer to the attached Addendum incorporated herein, for additional Mortgagors, their signatures and acknowledgments.

\_\_\_\_\_ 5/5/04 \_\_\_\_\_ 5/5/04  
 (Signature)      **KEITH D KUMMETZ**      (Date)      (Signature)      **NICOLE M KUMMETZ**      (Date)

**ACKNOWLEDGMENT:**

STATE OF Ill COUNTY OF Cook } SS.  
 (Individual) This instrument was acknowledged before me this 3 day of May 2004  
 by \_\_\_\_\_  
 My commission expires: \_\_\_\_\_



\_\_\_\_\_  
 (Notary Public)

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0003261179

National City®  
Complete Loan

## DOCUMENT CORRECTION AND RE-EXECUTION AGREEMENT

National City Complete Loan is a registered trademark of National City Corporation.

In consideration of a certain loan or line of credit ("Loan") made by National City Bank ("National City"), which is secured by a certain mortgage/deed of trust ("Mortgage") given by the undersigned (collectively the "Mortgagors") to National City, Mortgagors agree as follows:

1. National City is hereby expressly authorized to complete on Mortgagors' behalf all portions of the Mortgage or other Loan documentation that were not completed by Mortgagors at the closing of the Loan.
2. National City is hereby expressly authorized to correct on Mortgagors' behalf all inadvertent errors in the Mortgage or Loan documentation.
3. Upon request by National City, Mortgagors will re-execute the Mortgage and other Loan documentation reasonable required by National City if any document is lost, misplaced or inaccurate for any reason or if the document was incorrectly drafted and/or signed. All such requests shall receive the full cooperation and compliance by the Mortgagors within seven (7) days of National City's request. Any request under this Agreement may be made by National City (including assignees and persons acting on behalf of National City) or Settlement Agent and shall be prima facie evidence of the necessity for same. A written statement addressed to Mortgagors at the address indicated in the Loan documentation shall be considered conclusive evidence of the necessity for re-execution of any documents. Failure to do so shall constitute an additional event of default under Mortgagors' promissory note and Mortgage. In addition, Mortgagors agree to be liable for any loss or damage which National City reasonable sustains by Mortgagors' failure to timely execute and return any such documentation, including reasonable attorney's fees and costs incurred by National City.

This Agreement shall survive the closing of the Loan and inure to the benefit of National City, its successors and assigns, and be binding upon the heirs, devisees, personal representatives, successors, and assigns of Mortgagors.

Dated: 5/05/2004

**MORTGAGORS:**

X Keith D. Kummert  
KEITH D KUMMETZ

X Nicole M. Kummert  
NICOLE M KUMMETZ

X \_\_\_\_\_

X \_\_\_\_\_

STATE OF Ill

COUNTY OF Cook

BEFORE ME, a Notary Public in and for said County and State, personally appeared the above named Mortgagors who acknowledged that they did sign the foregoing instrument, and that the same is their free act and deed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal, this 5 day of

May 2004

**OFFICIAL SEAL**  
**NANCY GOGGIN**  
NOTARY PUBLIC, STATE OF ILLINOIS  
MY COMMISSION EXPIRES: 07/20/08

07/02

Nancy Goggin  
Notary Public

REEXEC



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**Illinois** Jesse White - Secretary of State

NUMBER ISSUED EXPIRES  
 K532-6337-7971 09-12-03 12-30-04

NICOLE M KUMMETZ  
 1212 N LASALLE ST  
 UNIT 19  
 CHICAGO IL 60610

Birthdate 12-31-73  
 Female 5'09" 125 lbs BRN Eyes  
 Restrictions None Class D

*Nicole Kummetz*

DRIVERS LICENSE



**Illinois** Jesse White - Secretary of State

NUMBER ISSUED EXPIRES  
 K532-5047-3261 09-12-03 09-13-07

KEITH D KUMMETZ  
 1212 N LASALLE ST APT 19  
 CHICAGO IL 60610

Birthdate 09-13-73  
 Male 6'00" 170 lbs BRN Eyes  
 Restrictions None Type ORG Class D

*K. Dank*

DRIVERS LICENSE

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AN(IL, MO, OR, WV - CPI disclosure - ALL consumer loans with CPI - provide to ALL obligors - provide at closing)

**COLLATERAL PROTECTION INSURANCE ADDENDUM**  
**(CPI DISCLOSURE)**

This Collateral Protection Insurance Addendum ("Addendum") supplements and is incorporated by reference into that certain Consumer Note and Security Agreement or Equity Reserve Agreement ("Agreement") of even date between you and us. Terms shall have the meanings described in the Agreement.

**Please read the following carefully:**

**WARNING:** Unless you provide us with evidence of the insurance coverage required by the Agreement, we may purchase insurance at your expense to protect our interests in your collateral. This insurance may, but need not, protect your interests. If the collateral becomes damaged, the coverage that we purchase may not pay any claim that you make or any claim that is made against you in connection with the collateral. You may later cancel any insurance purchased by us, but only after providing us with evidence that you have obtained insurance as required by the Agreement. If we purchase insurance for the collateral, you will be responsible for the costs of that insurance, including interest at the rate set forth in the Agreement, and any other charges we may impose in connection with the placement of the insurance, until the effective date of the cancellation or expiration of the insurance. The costs of the insurance may be added to your total outstanding balance or obligation. The effective date of coverage may be the date your prior coverage lapsed or the date you failed to provide proof of coverage. The costs of the insurance may be considerably more than the cost of insurance you may be able to obtain on your own and may not satisfy any need for property damage coverage or any mandatory liability insurance requirements imposed by applicable law.

Debtor acknowledges receipt with all applicable blanks filled in

**Debtor:**

KEITH D KUMMETZ

Type or print name of Debtor

X

*Keith D. K*  
Debtor's signature

\_\_\_\_\_  
Title (if applicable)

**Debtor:**

NICOLE M KUMMETZ

Type or print name of Debtor

X

*Nicole M. K*  
Debtor's signature

\_\_\_\_\_  
Title (if applicable)

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## SIGNATURE/NAME AFFIDAVIT

DATE: 5/05/2004

LOAN #: 0003261179

BORROWER: KEITH D KUMMETZ

THIS IS TO CERTIFY THAT MY LEGAL SIGNATURE IS AS WRITTEN AND TYPED BELOW.  
(This signature must exactly match signatures on the Note and Mortgage or Deed of Trust.)

Keith D. K  
(Print or Type Name)

\_\_\_\_\_  
Signature

(If applicable, complete the following.)

I AM ALSO KNOWN AS:

K. Dan K  
(Print or Type Name)

\_\_\_\_\_  
Signature

Dan K  
(Print or Type Name)

\_\_\_\_\_  
Signature

\_\_\_\_\_  
(Print or Type Name)

\_\_\_\_\_  
Signature

\_\_\_\_\_  
(Print or Type Name)

\_\_\_\_\_  
Signature

and that

are one

and the same person.

State/Commonwealth of Ill  
County/Parish of Cook

Subscribed and sworn (affirmed) before me  
this 5 day of May 2004



Nancy Goggin  
Notary Public in and for  
the State/Commonwealth of  
County/Parish of  
My Commission Expires:

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## SIGNATURE/NAME AFFIDAVIT

DATE: 5/05/2004

LOAN #: 0003261179

BORROWER: NICOLE M KUMMETZ

THIS IS TO CERTIFY THAT MY LEGAL SIGNATURE IS AS WRITTEN AND TYPED BELOW.  
(This signature must exactly match signatures on the Note and Mortgage or Deed of Trust.)

Nicole M. Kummetz  
(Print or Type Name)

*Nicole M. K. St*  
Signature

(If applicable, complete the following.)

I AM ALSO KNOWN AS:

\_\_\_\_\_  
(Print or Type Name)

\_\_\_\_\_  
Signature

\_\_\_\_\_  
(Print or Type Name)

\_\_\_\_\_  
Signature

\_\_\_\_\_  
(Print or Type Name)

\_\_\_\_\_  
Signature

\_\_\_\_\_  
(Print or Type Name)

\_\_\_\_\_  
Signature

and that

are one

and the same person.

State/Commonwealth of  
County/Parish of

*Cook*

Subscribed and sworn (affirmed) before me  
this 5 day of

*May 2004*



*Nancy Goggin*  
Notary Public in and for  
the State/Commonwealth of  
County/Parish of  
My Commission Expires: