

UNOFFICIAL COPY

Prepared by:
WELLS FARGO FINANCIAL
ILLINOIS, INC.
860 CIVIC CENTER DRIVE
NILES IL 60714

Return to:
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ILLINOIS, INC.
860 CIVIC CENTER DRIVE
NILES IL 60714



Doc#: 0430334137
Eugene "Gene" Moore Fee: \$26.50
Cook County Recorder of Deeds
Date: 10/29/2004 02:48 PM Pg: 1 of 2

REAL ESTATE MORTGAGE

\$ 12,300.00 Total of Payments

The Mortgagors, KRISTIN EIKEN, 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/DEED OF TRUST, WHICH DESCRIPTION IS PART OF THIS MORTGAGE/DEED OF TRUST.

TAX ID# 11-19-401-045-1023

PROPERTY ADDRESS: 811 CHICAGO AVENUE 405 EVANSTON, IL 60202

to secure the repayment of a promissory note of even date, payable to Mortgagee in monthly installments, the last payment to fall due on 10/27/09

I.P.S. 1162119

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 note, at Mortgagee's option, without notice or demand, shall render the entire unpaid balance of said note at once due and payable.

Dated this 22ND day of OCTOBER 2004

Kristin Eiken (SEAL) _____ (SEAL)
KRISTIN EIKEN
STATE OF ILLINOIS, COUNTY OF LAKE _____) ss

The foregoing instrument was acknowledged before me this 22ND day of OCTOBER, 2004, by KRISTIN EIKEN

My Commission expires 12/31/05



Blake McCreight
Notary Public

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

Kristin Eiken
(Borrower's Signature)
KRISTIN EIKEN

pin # 11-19-401-045-1023

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**ADDENDUM FOR LEGAL DESCRIPTION OF MORTGAGE DATED
OCTOBER 22, 2004
KRISTIN EIKEN, MORTGAGOR**

**THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE COUNTY
OF COOK IN THE STATE OF ILLINOIS:**

**UNIT 405 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN
THE COMMON ELEMENTS IN CHICAGO AVENUE CONDOMINIUM AS
DELMTEATED AND DEFINED IN THE DECLARATION RECORDED AS
DOCUMENT NUMBER 97966087 IN SECTION 19, TOWNSHIP 41 NORTH,
RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK
COUNTY, ILLINOIS.**

**GRANTOR ALSO HEREBY GRANTS TO THE GRANTEE, ITS SUCCESSORS
AND ASSIGNS, AS RIGHTS AND EASEMENTS APPETENT TO THE ABOVE
DESCRIBED REAL ESTATE, THE RIGHTS AND EASEMENTS FOR THE
BENEFIT OF SAID PROPERTY SET FORTH IN THE DECLARATION OF
CONDOMINIUM OWNERSHIP FOR 811 CHICAGO AVENUE
CONDOMINIUM ASSOCIATION AND GRANTOR RESERVES TO ITSELF,
ITS SUCCESSORS AND ASSIGNS, THE RIGHTS AND EASEMENTS SET
FORTH IN SAID DECLARATION FOR THE BENEFIT OF THE REMAINING
PROPERTY DESCRIBED THEREIN. THIS DEED IS SUBJECT TO ALL
RIGHTS, EASEMENTS, COVENANTS, CONDITIONS, RESTRICTIONS AND
RESERVATIONS CONTAINED IN SAID DECLARATION, THE SAME AS
THOUGH THE PROVISIONS OF SAID DECLARATION WERE RECITED AND
STIPULATED AT LENGTH HEREIN.**

**TOGETHER WITH ALL AND SINGULAR THE HEREDITAMENTS AND
APPURTENANCES THEREUNDER BELONGING OR IN ANYWISE
APPERTAINING.**

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KRISTIN EIKEN