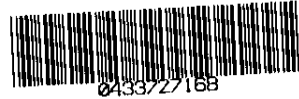


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Prepared by:
WELLS FARGO FINANCIAL
ILLINOIS, INC.
9620 S. ROBERTS RD
HICKORY HILLS IL 60457



Doc#: 0433727168
Eugene "Gene" Moore Fee: \$26.50
Cook County Recorder of Deeds
Date: 12/02/2004 03:51 PM Pg: 1 of 2

Return to:
WELLS FARGO FINANCIAL
ILLINOIS, INC.
9620 S. ROBERTS RD
HICKORY HILLS IL 60457

REAL ESTATE MORTGAGE

\$ 18,204.00 Total of Payments

The Mortgagors, GAWAINE PERKINS AND MARY PERKINS HUSBAND AND WIFE

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.

pin # 31-33-406-028-0000

to secure the repayment of a promissory note of even date payable to Mortgagee in monthly installments, the last payment to fall due on 12-30-07

888 811-172 988

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 24TH day of NOVEMBER 2004

Gawaine Perkins (SEAL)

Mary Perkins (SEAL)

STATE OF ILLINOIS, COUNTY OF COOK) ss

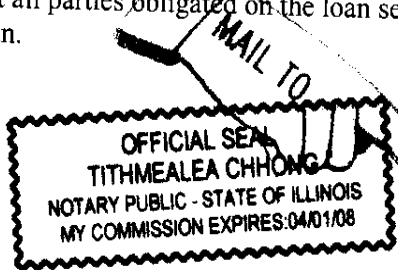
The foregoing instrument was acknowledged before me this 24th day of November 2004, by Gawaine Perkins and Mary Perkins

My Commission expires 4-1-08

[Signature]
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.

Gawaine Perkins Mary Perkins
(Borrower's Signature)



WELLS FARGO FINANCIAL - 591
HICKORY-PALOS SQUARE
9620 SOUTH ROBERTS RD.
HICKORY HILLS, IL 60457

2 pages

1172 988

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ADDENDUM FOR LEGAL DESCRIPTION OF MORTGAGE/DEED OF TRUST DATED NOVEMBER 24, 2004, GAWAINE PERKINS AND MARY PERKINS, MORGAGOR.

LEGAL DESCRIPTION

LOT 345 IN EIGHTH ADDITION TO BURNSIDE'S LAKEWOOD ESTATES, A SUBDIVISION OF PART OF THE EAST ½ OF THE SOUTH EAST ¼ OF SECTION 33, TOWNSHIP 35 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.


GAWAINE PERKINS


MARY PERKINS

Property of Cook County Clerk's Office