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

Doc#: 0513122177
Eugene "Gene" Moore Fee: \$26.50
Cook County Recorder of Deeds
Date: 05/11/2005 01:20 PM Pg: 1 of 2

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

REAL ESTATE MORTGAGE

\$ 71,726.87 Principal Amount of Loan

The Mortgagors, RUTH B LIFE, 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. □□

Not # 10-22-410-014-0000

to secure the repayment of a promissory note of even date, payable to Mortgagee in monthly installments, the last payment to fall due on 05/06/2020

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 (including any unpaid interest).

I.P.S. 1206929

Dated this 2ND day of MAY 2005

Ruth B. Life (SEAL) _____ (SEAL)

STATE OF ILLINOIS, COUNTY OF COOK) ss

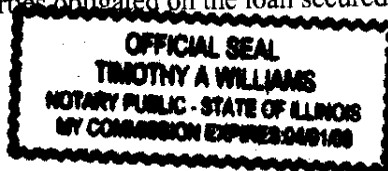
The foregoing instrument was acknowledged before me this 2ND day of MAY 2005

by RUTH B LIFE

My Commission expires 4/1/08

Timothy A. Williams
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.



Ruth B. Life
(Borrower's Signature)

2 pages



Mail to

1206929W

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Mortgage/Deed of Trust Addendum

Addendum for legal description of Mortgage/Deed of Trust dated 5/2/05, RUTH B LIFE, mortgagor(s)/trustor(s).

Legal description:

The following described Real Estate situated in the County of Cook and State of Illinois, to wit:

The South 35.84 feet of the North 126.5 feet of the East 57 feet of the following described real estate taken as a single tract: Lots 2, 3, 4, 5, 13, 14 and 15 in W. A. James Subdivision of Lot 4 (except the West 243.5 feet) in Executor's Subdivision of Lot 9 in the Partition of the South East 1/4 of Section 22, Township 39 North, Range 13 East of the Third Principal Meridian in Cook County, Illinois.

Parcel # 16-22-410-014

Ruth B. Life
RUTH B LIFE

Date 5-02-05

County of Cook County Clerk's Office