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Prepared by:
WELLS FARGO FINANCIAL
ILLINOIS, INC.
1115 NORTH SALEM DRIVE
SCHAUMBURG IL 60194



Return to:
WELLS FARGO FINANCIAL
ILLINOIS, INC.
1115 NORTH SALEM DRIVE
SCHAUMBURG IL 60194

Doc#: 0517503051
Eugene "Gene" Moore Fee: \$28.50
Cook County Recorder of Deeds
Date: 08/24/2005 12:30 PM Pg: 1 of 2

MAIL TO

REAL ESTATE MORTGAGE

\$ 68,018.04 Principal Amount of Loan

The Mortgagors, FRANK J SIEMEN AND

VANESSA V SIEMEN, HUSBAND AND WIFE, AS TENANTS ***,
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. *** BY THE ENTIRETY

12-25-316-002
7937 W Westwood
Elmwood Park

to secure the repayment of a promissory note of even date, payable to Mortgagee in monthly installments, the last
payment to fall due on 06/21/2020

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).

Dated this 16TH day of June 2005

Frank J Siemen (SEAL)
FRANK J SIEMEN
STATE OF ILLINOIS, COUNTY OF COOK

Vanessa V Siemen (SEAL)
VANESSA V SIEMEN
) SS

The foregoing instrument was acknowledged before me this 16th day of JUNE 2005

by FRANK J SIEMEN & VANESSA
My Commission expires _____



Richard Urena
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.

Frank J Siemen
(Borrower's Signature)

Vanessa V Siemen
(Borrower's Signature)

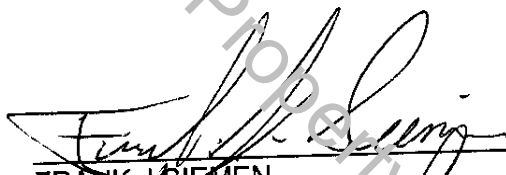
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Mortgage/Deed of Trust Addendum

Addendum for legal description of Mortgage/Deed of Trust dated 6/16/05, FRANK J SIEMEN AND VANESSA V SIEMEN, mortgagor(s)/trustor(s).

Legal description:

LOT TWO (2) IN BLOCK FIFTY THREE (53) IN WESTWOOD, BEING MILLS AND SONS SUBDIVISION IN THE WEST HALF OF SECTION TWENTY FIVE (25), TOWNSHIP FORTY (40) NORTH, RANGE TWELVE (12) EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.


FRANK J SIEMEN

Date 6-16-05


VANESSA V SIEMEN

Date 6.16.05

Cook County Clerk's Office