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Doc#: 0421605223
Eugene "Gene" Moore Fee: \$34.00
Cook County Recorder of Deeds
Date: 08/03/2004 12:23 PM Pg: 1 of 6

When recorded, please return to:
CONSUMER LOAN DEPARTMENT
CHARTER ONE BANK N.A.
65/75 ERIEVIEW-EV950
CLEVELAND, OHIO 44114

Aster 920939445

State of Illinois

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6049586

MORTGAGE

(With Future Advance Clause)

July 10, 2004

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

MORTGAGOR: JAMES RICHARD EDGLEY Married PAMELA J KONKOL

1331 ELGIN
FOREST PARK, Illinois 60130

Mail To: Box # 352

LENDER: is a corporation organized and existing under the laws of the United States of America
CHARTER ONE BANK, N.A.
1215 SUPERIOR AVENUE
CLEVELAND, OH 44114

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:

LOT 16 IN BLOCK 7 IN BRADISH AND MIZNER'S ADDITION TO RIVERSIDE A SUBDIVISION OF THE EAST 1/2 OF THE NORTHEAST 1/4 OF SECTION 24, TOWNSHIP 39 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.
PIN #15-24-207-050

The property is located in Cook at
(County)
1331 ELGIN FOREST PARK Illinois 60130
(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.

The Credit Line Agreement in the amount of \$ 49,500.00
executed by Mortgagor/Grantor and dated the same date as this Security Instrument, which, if not paid earlier, is due and payable in full 60 months from the due date of the first payment.

ILLINOIS - HOME EQUITY LINE OF CREDIT MORTGAGE (NOT FOR FNMA, FHLMC, FHA OR VA USE)

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