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Cook County Recorder 35.50

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PAID-Thank You
WELLS FARGO FINANCIAL

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MORTGAGE

THIS MORTGAGE (Security Instrument) is given on 10/24/01. The mortgagor is BERNARDITA N. LIBOT (SOLE OWNER). ("Borrower").

This Security Instrument is given to Wells Fargo Financial Illinois, Inc., which is organized and existing under the laws of Iowa, and whose address is 860 CIVIC CENTER DRIVE. ("Lender"). NILES, IL 60714

Borrower owes Lender the principal sum of TWO HUNDRED FORTY THREE THOUSAND EIGHT HUNDRED TWENTY FIVE DOLLARS AND SIXTY THREE CENTS. Dollars (U.S. \$ 243825.63). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on 10/29/16. This Security Instrument secures to Lender:

(a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in COOK County, Illinois:

LOT SIXTEEN (16) IN BLOCK TWO (2) IN PARK VIEW FIRST ADDITION, BEING A SUBDIVISION OF PART OF THE NORTH HALF (1/2) OF THE NORTH EAST QUARTER (1/4) OF THE SOUTH EAST QUARTER (1/4) OF SECTION 24, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, ON OCTOBER 20, 1954, AS DOCUMENT NUMBER 1554111.

8311 N. ODELL
NILES, IL 60714
TAX ID# 09-24-426-037

which has the address of 8311 N. ODELL, NILES, Illinois 60714 ("Property Address"); [Street] [City] [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

Handwritten signature and initials.