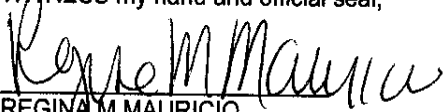


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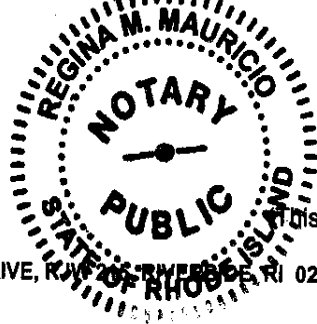
STATE OF Rhode Island
COUNTY OF KENT

On September 29th, 2006 before me, REGINA M MAURICIO, a Notary Public in and for the city/town of WARWICK in the State of Rhode Island, personally appeared Thomas Sullivan, Vice-President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument, and that such individual(s) made such appearance before the undersigned in the city/town of WARWICK.

WITNESS my hand and official seal,



REGINA M MAURICIO
Notary Expires: 11/18/2006



(This area for notarial seal)

Prepared By: Patrick Saccoccio, CHARTER ONE BANK, N.A. 1 CITIZENS DRIVE, WARWICK, RI 02915 (888) 708-3411

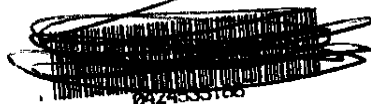
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ALS# 992296142



This document was prepared by:
.....**HALINE B. KOBIALKO**.....
.....**1804 N. NAPER BLVD., SUITE 200**.....
.....**NAPERVILLE, IL 60563**.....

Doc#: **042453168**
Eugene "Gene" Moore Fee: \$34.00
Cook County Recorder of Deeds
Date: 09/01/2004 01:05 PM Pg: 1 of 6

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

State of Illinois _____ Space Above This Line For Recording Data _____

6186587

4445.4

MORTGAGE

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Mortgage (Security Instrument) is **August 2, 2004** and the parties, their addresses and tax identification numbers, if required, are as follows:

MORTGAGOR: JASON CHAYSONG LOV and
MOUV LANG LOV Husband and Wife

Mail To: Box # 352

38 JOSEPHINE COURT
DES PLAINES, Illinois 60016

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 18 IN WELLER CREEK SUBDIVISION BEING A RESUBDIVISION OF PART OF LOT 1 IN OWNERS SUBDIVISION OF SECTION 13, TOWNSHIP 41 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. PIN #08-13-202-026

The property is located in Cook County at _____
38 JOSEPHINE COURT **DES PLAINES** **Illinois 60016**
(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 \$ **50,000.00**
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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CLDILM1 3/2003 599204

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