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Doc#: 0634713022 Fee: \$36.50 Eugene "Gene" Moore RHSP Fee: \$10.00

Cook County Recorder of Deeds Date: 12/13/2006 11:53 AM Pg: 1 of 7

[SPACE ABOVE THIS LINE FOR RECORDING]

TITLE(S) OF DOCK MENT:

OPEN-END MORTGAGE

DATE OF DOCUMENT:

OCTOBER 31, 2006

GRANTOR(S):

TEMETRIOS KOKOSOULIS AND HWASON

KO'COSOULIS AND EXACOUSTY KOKOSOULIS

GRANTOR'S ADDRESS:

1119 GREENBRAIAR CT

ARLINGTON JF. GHTS, IL 60004-0000

GRANTEE(S):

FIFTH THIRD BANK (WESTERN MICHIGAN)

GRANTEE'S ADDRESS:

GRAND RAPIDS, MI 49546

FULL LEGAL DESCRIPTION IS LOCATED ON PAGE:

SEE EXHIBIT "A"

REFERENCE BOOK(S) AND PAGE(S), IF REQUIRED:

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0634713022 Page: 2 of 7 From: unknown Page: 12/23

Date: 10/30/2006 1:09:44 AM OFFICIAI

COOK

County

Document was prepared by (and should be returned to:)

PIFTH THIRD BANK (WESTERN MICHIGAN)

ATTN: TRANNE COLE GRAND RAPIDS, MI 49546

(Space Above This Line for Recording Data)

0000000000863752747

OPEN-END MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on October 31, 2006 The mortgagor is

DEMETRIOS KOKOSOULIS AND LIVASON KOKOSOULIS, HUSBAND AND WIFE AND EXACOUSTY KOKOSOULIS, A SINGLE WOMAN

Whose address is: 1119 GREENBRAIAR CT, ARI IN 5TON HEIGHTS, IL, 60004-0000. ("Borrower"). This Security Instrument is given to FIFT AT ALAD BANK (WESTERN MICHIGAN)

which is organized and existing under the laws of

MI THIGAN and whose address is

GRAND RAPIDS, MI 49546 Borrower owes Lender the principal sum of Ninety Two Thousand A ND 00/100

("Lender").

Dollars (U.S. 92,000.00). This debt is evidenced by Borrower's rate deted 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 10/31/26.

TO SECURE to Lender (a) the repayment of the Indebtedness evidenced by the Loa 1 Documents and any extensions or renewals thereof, with interest thereon, the payment of all other funds, with interest thereon, advar and in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, or contained in the Loan Documents or any document executed in connection therewith, and (b) the repayment of a 1y and all other loans, advances or indebtedness of Borrower owed to Lender and all affiliates of Lender, of any nature whatsoever (con'ectively the "Obligations") and (c) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to Ite m 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, warrant, grant and convey to Lender, with mortgage covenants, the following the "Real Estate"): . State of ILLINOIS , to wit (herein.

SEE ATTACHED EXHIBIT "A"

which has the address of 1119 GREENBRIAR COURT ARLINGTON HEIGHTS, IL 60004-0000

07501050

Form 3036 9/90 (page 1 of 5)

IMII(05/06)

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From: unknown Page: 13/23 Date: 10/30/2006 1:09:45 AM

TOGETHER WITH an the improvements now or hereafter crected on the Real Estate, and all easements, rights, TOGETHER WITH at the improvements now or hereaner creeted on the Real Estate, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, and all fixtures now or hereafter permanently attached to, the Real Estate, and all right, title and interest of Borrower in and to the land lying in the streets and roads, in front of and adjoining the Real Estate, all of which, including replacements and additions thereto, shall be deemed to he and remain a part of the Real Estate covered by this Mortgage; "Decreament"

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant, and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend the title of the Property against all claims

COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal and the interest on the Indebtedness evidenced by the Loan Documents, any extensions or renewals thereof, prepayment and late charges as provided in the Loan Documents, and the principal and interest on any Future Advances, Obligations or other sums secured by this Mortgage.

2. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter creeted on the Property insured against loss by fire, hazards included within the term "extended coverage", and such other hazards as Lender may require or as may be required by applicable law (including flood insurance required by Item 27 hereof), and in such amounts and for such periods as Lender may require; provided, however, that Lender shall not require that the amount of such coverage exceed that amount of coverage required to pay the

The insurance carrier providing the insurance shall be chosen by Borrower, subject to approval by Lender, provided that such approval shall not be unreasonably withheld. Unless otherwise specified, all premiums on insurance policies shall be paid by Borrower making payment, when due, directly to the insurance carrier and providing receipt of said payment to Lender if requested by Lender.

All insurance policies and renewals thereof shall be in form acceptable to lender and shall include a standard morrgagee clause in favor of and in form acceptable to Lender and shall provide that the policies shall not be amended or canceled without thirty (30) days prior written notice to Lender, in the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Lender is hereby given full power to collect any insurance proceeds or to settle and

proof of loss if not made promptly by Borrower. Lender is hereby given full power to collect any insurance proceeds or to settle and compromise any insurance clams or bring suit to recover thereunder.

Lender is authorized to apply the net proceeds of any insurance claim, after deducting all costs of collection, including attorney's fees, at Lender's option, either to resoration or repair of the Property or to the sum secured by this Mortgage, and if, in the sole discretion of Lender, Lender in not satisfied with the adequacy of the collateral for the remaining indebtedness, Lender may without further notice or and/or by this Mortgage, including those per nited in Item 17 hereof.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend an application of proceeds to principal shall not extend an application of proceeds to principal shall not extend an application of proceeds to principal shall not extend an application of proceeds to principal shall not extend an application of proceeds to principal shall not extend an application of proceeds to principal shall not extend an application of proceeds to principal shall not extend an application of proceeds to principal shall not extend an application of proceeds to principal shall not extend an application of proceeds to principal shall not extend an application of proceeds to principal shall not extend an application of proceeds to principal shall not extend an application of proceeds to principal shall not extend an application of proceeds to principal shall not extend an application of proceeds to principal shall not extend an application of proceeds to principal shall not extend an application of proceeds to principal shall not extend an application of proceeds to principal shall not extend to the princi

Unless Lender and Borrower other vise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of any installment payments agreed to b. Lei der and Borrower, or change the amount of such installments. If, under Item 17 proceeds thereof, resulting form damage to the Property prior to the sale or acquisition, shall pass to Lender to the extent of the sum secured by this Mortgage, immediately prior to such sale or acquisition.

3. Charges; Liens. Borrower shall pay all taxes, hens, assessments and other charges, fines and impositions attributable to the Property, and leasehold payments or ground rents, if any, by Borrower making payment, when due, directly to the Payee thereof.

4. Application of Payments. Unless otherwise agreed, all payment, are to be applied in the following order: costs, expenses, attorney's fees, interest, escrow, late fees or penalties and then principal. In the vent this mortgage secures more than one note or other debt may be applied on any of the outstanding notes, or concurrently on more than one of the

5. Preservation and Maintenance of Property; Leasehold; Condominiums; Figured Unit Developments. Borrower shall keep

5. Preservation and Maintenance of Property; Leasehold; Condominiums; Figured Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterio ation of the Property and shall comply with the Borrower shall perform all of Borrower's obligations under the declaration of covenants creating or governing the condominium or planned unit development, and the by-laws and regulations of the condominium or planned unit development, unit development, and the by-laws and regulations of the condominium or planned unit development.

6. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or domain, foreclosure, code enforcements, deed restrictions and registrations, or arrangements or proceed in gs involving a bankrupt or decedent, Lender at Lender's option, upon notice to Borrower, may make such appearances, disburse such some, and take such action as Property to make repairs.

Any amounts disbursed by Lender pursuant to this Item 6, with interest thereon, shall become additional injectionless with Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be cayable upon notice from Lender to Borrower requesting payment thereof, and shall bear interest from the date of disbursement at the applicable rate as prescribed in the Loan Documents evidencing the Indebtedness or the highest rate under applicable law. Nothing contained in this Rem 6 shall require Lender to incur any expense or take any action hereunder.

7. Environmental Laws. (a) Except as set forth in Exhibit 7(a) hereto, Borrower has obtained all permits, licenses and other authorizations which are required under any now existing or hereafter enacted or amended federal, state or local statute, ordinance, code compliance in all material respects with all terms and conditions of the required permits, licenses and authorizations, and is also in compliance in all material respects with all other limitations, restrictions, conditions, standards, prohibitions, requirements, obligations,

schedules and timetables contained in the Environmental Laws:

(b) Except as set forth in Exhibit 7(b) hereto, Borrower is not aware of, and has not received notice of, any past, present or future events, conditions, circumstances, activities, practices, incidents, actions or plans which may interfere with or prevent compliance or continued compliance in any material respect with Environmental Laws, or may give rise to any material common law or legal related to the manufacture, processing, distribution, use, treatment, storage, disposal, transport, or handling, or the emission, discharge, release or threatened release into the environment, of any pollutant, contaminant, chemical, or industrial taxis or hazardous substance on telease or threatened release into the environment, of any pollutant, contaminant, chemical, or industrial, toxic or hazardous substance or

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(c) Except as set fortt in Ethnut (c) le eto, incre s he five, criminal or administrative action, suit, demand, claim hear demand letter, notice of violation, investigation, or proceeding pending or threatened against Borrower, relating in any way to criminal or administrative action, suit, demand, claim hearing, notice or

(d) Lender will not be deemed to assume any liability or obligation or duty to clean-up or dispose of wastes on or relating to the Property. Borrower agrees to remain fully liable and will indemnify, defend and hold Lender harmless from any and all costs, losses and appropriate the state of the foresting to the reperty. Borrower agrees to remain many name and wan indemnity, ociend and note Lender narmiess from any and an costs, losses and expenses (including, without limitation attorney's fees) relating to any Environmental Laws or Borrower's breach of any of the foregoing representations or warranties. The provisions of this Item 7 will survive the release or satisfaction of this Mortgage or the foreclosure

- 8. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any inspection specifying reasonable cause therefor related to Lender's interest in the Property. Additionally, Lender shall have the right to inspect the books and records of the operation of the Property and make copies thereof during normal business hours and upon notice to Borrower shall keep its books and records in accordance with generally accepted accounting principles covering the operation of the Property, should the same be income-producing, Lender may in its discretion require profit and loss statement for the Property for the preceding fiscal year, prepared and certified by a certified public accountant acceptable
- 9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. No awards or settlements shall be accepted without Lender's prior written consent.

be paid to Lender. No awards or settlements shall be accepted without Lender's prior written consent.

Lender is authorized to settle any claim, collect any award, and apply the net proceeds, after deducting all costs of collection including attorney's fees, at Lender's option, either to restoration or repair of the Property, or to the sums secured by this Mortgage, and if, in the sole discretion of Lender, Lender is not satisfied with the adequacy of collateral for any remaining indebtedness, Lender may without further de and do notice elect to declare the whole of the remaining indebtedness immediately due and payable and may invoke any of the remedies afforded it by law, and/or by this Mortgage, including those permitted by Item 17 hereof.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of any ins all tent payments referred to in Item 1 hereof or change the amount of such installments.

10. Borrower 10 I J. eleased. Extension of the time for payment or modification of amortization of the sums secured by this 10. Borrower Pot Leleased. Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Lender 1.3 u.y. successor in interest of Borrower approved by Lender shall not operate to release, in any manner, against any successor or refuse time 10° payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower or Borrower's successors in interest.

11. Forbearance By Lender Not A Waiver. Any forbearance by Lender in exercising any right or remedy hereunder, or insurance or the payment of taxes or other liess or charges by Lender shall not be a waiver of Lender's right to remedy. The procurement of the Indebtedness, Future Advances and Obligation, seet red by this Mortgage.

12. Remedica Cumulative. All remedies provided in this Mortgage are distinct and cumulative to any other right or remedy under this Mortgage, the note evidencing the Indebted less or any of the Loan Documents, or as afforded by law or equity and may be exercised concurrently, independently or successively.

13. Successors and Assigns Bound; Joint and Sevi. at Liability; Captions. The covenants and agreements contained herein shall hind, and the rights hereunder shall inure to, the respective successors and assigns of Botrower and Lender, subject to the provisions of Items 16 and 17 hereof. All covenants and agreements of Borrower shall be joint and several. The captions and headings of the Items of this Mortgage are for convenience only and are not to be used to interpret or define the provisions hereof.

14. Notice Recent for any notice required under applicable law to be given in another manner. The provisions because the provision of the provis

Mortgage are for convenience only and are not to be used to interpret or define the provisions hereof.

14. Notice. Except for any notice required under applicable law to be given in another manner, any notice to Borrower provided for in this Mortgage shall be given by mailing such notice by certified or registered mail, return receipt requested, to Borrower at the address set requested, to Lender's address stated herein or to such other address as Lender that designate by notice to Borrower at the address set requested, to Lender's address stated herein or to such other address as Lender that designate by notice to Borrower as provided herein.

15. Governing Law; Severability, This transaction shall be governed by the laws of the State where the Property is located. In the provisions of either this Mortgage or the Loan Documents which can be given effect with out the conflicting provision, and in this regard, the provisions of this Mortgage and the Loan Documents are declared severable.

provisions of either this Mortgage or the Loan Documents which can be given effect with at the conflicting provision, and in this regard, the provisions of this Mortgage and the Loan Documents are declared severable.

16. Transfer of the Property and Interest Therein. If all or any part of the Property or an interest therein is sold, transferred, encumbered or otherwise conveyed by Borrower, without Lender's prior written consent, or if any confract to do any of the same is entered in tenant, it shall be deemed to increase the Lender's risk and Lender may, at Lender's option, either declare all the sums secured by this and/or impose whatever conditions it may deem necessary to compensate it for the increased risk. Lender shall gave waived such option to Mortgage to be immediately due and payable, or may consent to said conveyance in writing and may increase the interest rate of indebtedness and/or impose whatever conditions it may deem necessary to compensate it for the increased risk. Lender shall have waived such option to accelerate if, prior to the conveyance, Lender and the person to whom the Property is to be conveyed reach agreement in writing that the accelerate if, prior to the conveyance, Lender and the person to whom the Property is to be conveyed reach agreement on writing that the credit of such person is satisfactory to Lender and that the interest payable on the sum secured by this Mortgage shall be at such rate as a written assumption agreement accepted in writing by Lender, Lender may, in its discretion, release Borrower is successor in affects that executed Mortgage and the Loan Documents, and any such decision to release or not to release Borrower shall be evidenced by said written

on agreement.

If Borrower herein is other than an individual or individuals acting on their own hehalf, any change in the legal or beneficial ownership of such Borrower or entity which changes the identity of any person or persons having, directly or indirectly, more than 10% of either the legal or beneficial ownership of either such Borrower, such entity, or of the Property, shall be deemed to be a transfer within the meaning of this Item. Such transfer shall not be made, created, or suffered to be made or created, without Lender's prior written consent.

17. Acceleration; Remedies. Upon the occurrence of an Event of Default (as defined in the Loan Documents) or a default in the

17. Acceleration; Remedies. Upon the occurrence of an Event of Default (as defined in the Loan Documents) or a default in the payment of the Indebtedness, the Obligations or Future Advances hereby secured or any part thereof in accordance with the terms of this Mortgage, of the aforesaid Loan Documents or of any other document executed in conjunction with this Mortgage or the Loan Documents, or instrument securing any Indebtedness or Obligation, or upon the filing of any lien or charge against the Property or any part thereof which is instrument the Property or any part thereof, the filing of any proceeding by or against Borrower in bankruptcy, insolvency or similar proceedings, conservatorship with or without action or suit in any Court, or the abandonment by Borrower of all or any part of the Property (herein "Events of Default"), then the Lender, at Lender's option, may declare all of the sums secured by this Mortgage to be immediately due and payable

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The sums secured hereby shall bear interest at the highest rate permitted to be charged on delinquent installments of principal and interest under the Loan Documents or the highest rate allowed by taw, and this Mortgage shall become absolute and subject to foreclosure. Lender 5- (II) be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, costs of documentary evidence. Property is located.

thic reports and reasonable autority's tees.

18. Borrower's Right to Redgem. Borrower shall have such rights of redemption as are provided by the law of the State where the

19. Waiver of Homestead. Borrower waives all rights of homestead exemption in the property.

20. Assignments of Rents. Upon the occurrence of an Event of Default, the Lender shall have the right without notice and without the appointment of a receiver, to enter upon and take 20. Assignments of Rents. Upon the occurrence of an Event of Default, the Lender shall have the right without notice and without regard to the adequacy of any security for the sums hereby secured and with or without the appointment of a receiver, to enter upon and take possession of the Property, and Lender may operate, manage, rent and lease the Property and collect any rents, issues, income and profits the occurrence of an Event of Default. All rents collected by Lender may be applied to the cost of operation, maintenance and repair, and reasonable collection, management and attorney's fees, and then in reduction of any sums hereby secured in such other proportions as Lender

21. Future Advances. Upon request by Borrower, Lender, at Lender's option, may make Puture Advances to Borrower. Such future and additional loan advances, with interest thereon, shall be secured by this Mortgage, when evidenced by promissory notes stating advanced in acc. do not herewith to protect the security of this Mortgage, exceed the original amount of the Indebtedness plus \$0.

22. Rental of Property Restricted. Borrower shall not make, or suffer to be made, any lease of the Property or any part thereof, written consent, there is a lease on the Property. Borrower is to perform all of Borrower's obligations under such lease or leases. Borrower from time to time, Borrower as to furnish Lender a statement, in affidavit form, in such reasonable detail as Lender may require, of all of here leases. the leases on the Property and, or, demand, to furnish Lender executed counterparts of any and all such leases.

If Borrower shall enter into any lease agreement, written or oral, concerning the Property or any part thereof without having obtained Lender's prior written constant. Lender shall not be bound by, or obligated to perform under, any such lease in the event it

23. Release. Upon payment of Cal indebtedness, Obligations and Future Advances secured by this Mortgage, Lender shall discharge this Mortgage with any costs paid by Br. rover.

24. Mortgage with any costs paid by Britover.

24. Mortgage as Security For Other Liabilities. This Mortgage shall serve as security for every other liability or liabilities of the Borrower to the Lender and any of its affiliates newever created, direct or contingent, due or to become due, whether now or hereafter existing and whether the same may have been or shall be participated in, in whole or in part by others, by trust agreement or otherwise, or any manner acquired by or accruing to the holder hereof, whether by agreement with, or by assignment or endorsement to the Lender

It is the express intent of the parties hereto that this Mortgage and the note or notes given contemporaneously herewith, and any extensions or renewals thereof, shall also evidence and secure any additional loan advances made after the delivery of this Mortgage to the

Notwithstanding the above, no debt or other liability, as describe above shall be secured by the within Mortgage, if it shall hereafter be created in a "consumer credit transaction" as defined in Title 1 Consumer Credit Protection Act, 15 U.S.C.A., Sections 1601 the seq., as amended, or any successor federal statute, or any applicable state struc containing substantially similar provisions.

- 25. Ohio Covenant. If the Property is located in Ohio, Borrower and Lenver covenant that Lender is authorized to do all things 25. Uniform Commercial Code Security Agreement. Borrower hereby grant. Let der a security interest in all items included in the Property which can be subject to a security interest under the Uniform Commercial Code. Source will execute and deliver to Lender expense of filing such documents and of conducting a search of records in which documents are exercised. The covenants and agreements of any Event of Default under this Mortgage will apply to all items which are subject to the security interest granted herein. Upon the occurrence at Lender's sole option, may also invoke the remedies provided in this Mortgage. In exercising any of such remedies, Lender may proceed against the items of real property specified above as part of the Property separately or together and in any order, whatsoever, without in any at Lender's sole option, may also invoke the remedies provided in this Mortgage. In exercising any or such remedies, Lender may proceed against the items of real property specified above as part of the Property separately or together and in any order whatsoever, without in any Mortgage may be filed with appropriate authorities as a Uniform Commercial Code or of the remedies in this Mortgage. This
- 27. Flood Insurance. If any part of any of the Property lics within a "special flood hazard area" as defined and specified by the United States Department of Housing and Urban Development pursuant to the Flood Disaster Protection Act of 1973 at no v in effect; deemed in compliance with the rules and regulations and provisions of the Flood Disaster Protection Act of 1973 at no v in effect; deemed in compliance with the rules and regulations and provisions of the Flood Disaster Protection Act of 1973 as then in effect; and (ii) flood insurance shall be in a form satisfactory to Lender that the premiums therefor have been paid. Such policies of be payable to Lender pursuant to such forms of loss payable clause as Lender may approve, shall be for an amount at least equal to the Indebtedness or the maximum limit of coverage made available with respect to any of the Property under the National Flood Insurance Act the insurer to Lender. Within thirty (30) days prior to the expiration date of each such flood insurance policy. Borrower shall deliver to Lender a renewal policy or endorsement together with evidence satisfactory to Lender that the premium therefor has been paid.
- 28. Jury Waiver. BORROWER WAIVES THE RIGHT TO TRIAL BY JURY OF ANY MATTERS ARISING OUT OF THIS MORTGAGE OR THE TRANSACTION CONTEMPLATED HEREBY.

From: unknown Page: 16/23 0634713022 Page: 6 of 7 Date: 10/30/2006 1:09:46 AM UNOFFICIAL COPY

>	`			rees to the terms and covenant frecorded with it. ALL SIGNATURES	MUST BE IN BLACK INK.	
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Th GRAND RAPIDS, MI 49546

0634713022 Page: 7 of 7

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EXHIBIT A

SITUATED IN THE VILLAGE OF ARLINGTON HEIGHTS, TOWNSHIP OF WHELLING, COUNTY OF COOK AND STATE OF ILLINOIS:

LOT 402 IN GREENBRIAR IN THE VILLAGE GREEN UNIT 9, BEING A SUBDIVISION OF PART OF THE EAST 1/2 OF THE SOUTHWEST 1/4 AND PART OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 18, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN THE VILLAGE OF ARLINGTON HEIGHTS, WHEELING TOWNSHIP IN COOK COUNTY, ILLINOIS.

Permanent Parcel Number: 03-18-305-045-0000 DEMETRIOS KOKOSOULIS AND HWASON KOKOSOULIS AND EXACOUSTY KOKOSOULIS, NO MARITAL STATUS SHOWN, AS JOINT TENANTS

1119 WEST GREENBRIER COURT, ARLINGTON HEIGHTS IL 60004 Loan Reference Number : 07501050/23/02530/FAM First American Order No: 10598049 Identifier: f/FIRST AMERICAN LENDERS ADVANTAGE

10598049 KOKOSOULIS

IL

FIRST AMERICAN LENDERS ADVANTAGE
OPEN END MORTGAGE

LENDERS ADVANTAGE
1100 SUPERIOR AVENUE
CLEVELAND, OHIO 441

When recorded mail to:
FIRST AMERICA V TITLE INSURANCE
LENDERS ADVANTAGE
1100 SUPERIOR AVENUE SUITE 200
CLEVELAND, OHIO 44114
ATTN: FT1120