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MORTGAGE DIVISION
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MARIETTA, OH 44130

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MORTGAGE

(With Future Advance Clause)

April 4, 2005

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: TUNG LEUNG CHIU and LILY ZHOU Husband and Wife and CHI LEUNG CHIU AND HUNG LING CHAN, HUSBAND AND WIFE
532 W 42ND PLACE
CHICAGO, Illinois 60609

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 35 IN DUNCAN'S RESUBDIVISION OF BLOCK 7 IN TAYLOR & KREIGH'S SUBDIVISION OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 4, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.
P.I.N. 20-04-127-035

The property is located in _____ Cook _____ at _____
(County)
532 W 42ND PLACE _____ CHICAGO _____ Illinois _____ 60609
(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 300
months from the due date of the first payment.

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