

UNOFFICIAL COPY

STATE OF Rhode Island
COUNTY OF KENT

On January 17th, 2008 before me, MARGARET A. MCDONOUGH, a Notary Public in and for the city/town of WARWICK in the State of Rhode Island, personally appeared Eric McLaughlin, Officer, 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.

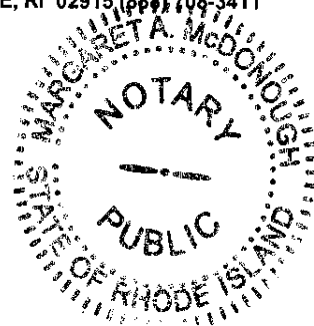
WITNESS my hand and official seal,



MARGARET A. MCDONOUGH
Notary Expires: 11/27/2008 #40216

(This area for notarial seal)

Prepared By: John Babalato CHARTER ONE BANK, N.A. 1 CITIZENS DRIVE, RJW 215, RIVERSIDE, RI 02915 (888) 708-3411



Property of Cook County Clerk's Office

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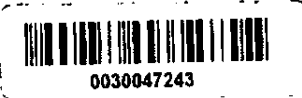
MAIL TO ➔ **BOX 352**

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4447/0062 26 001 Page 1 of 6
2003-01-10 11:21:27
Cook County Recorder 34.00

This document was prepared by:

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CHARTER ONE BANK, N.A.
Consumer Lending - EV980
65/75 Erieview Plaza
Cleveland, OH 44114
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Consumer Lending - EV980
65/75 Erieview Plaza
Cleveland OH 44114
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9921775546

State of Illinois

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MORTGAGE

(With Future Advance Clause)

3954907

1. **DATE AND PARTIES.** The date of this Mortgage (Security Instrument) is December 24, 2002 and the parties, their addresses and tax identification numbers, if required, are as follows:

MORTGAGOR:

MAHESH V RAMACHANDRAN AND DEEPA RAMACHANDRAN

254 CAREY DRIVE
ROSELLE, Illinois 60172

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 5 IN NEW CENTURY COVE, BEING A SUBDIVISION IN THE EAST 1/2 OF THE
SOUTHWEST 1/4 OF SECTION 34, TOWNSHIP 41 NORTH, RANGE 11, EAST OF THE THIRD
PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.
TAX #07-34-412-005-0000

The property is located in DuPage COOK MR at

(County)

254 CAREY DRIVE ROSELLE MR Illinois 60172

(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. (When referencing the debts below it is suggested that you include items such as borrowers' names, note amounts, interest rates, maturity dates, etc.)

The Credit Line Agreement in the amount of \$ 69,900.00 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 - MORTGAGE (NOT FOR FNMA, FHLMC, FHA OR VA USE)

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