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1998-11-30 14:50:29
Cook County Recorder 27.00

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**The First National Bank
Of Chicago**

**Mortgage - Installment Loan or
Line of Credit
(Illinois Only)**

Loan Number: 111020543152

4

This Mortgage is made on November 14, 1998, between the Mortgagor(s)
THOMAS R. MICHELMORE AND DIANE E. MICHELMORE. HIS WIFE, NOT AS JOINT TENANTS OR TENANTS IN
COMMON BUT AS TENANTS BY THE ENTIRETY

whose address is 18636 AVE CTR HOMEWOOD, IL 604303544 and the Mortgagee
The First National Bank Of Chicago whose address is
One First National Plaza
Chicago, Il 60670

(A) Definitions.

- (1) The words "borrower," "you" or "yours" mean each Mortgagor, whether single or joint, who signs below.
- (2) The words "we," "us," "our" and "Bank" mean the Mortgagee and its successors or assigns.
- (3) The word "Property" means the land described below. Property includes all buildings and improvements now on the land or built in the future. Property also includes anything attached to or used in connection with the land or attached or used in the future, as well as proceeds, rents, income, royalties, etc. Property also includes all other rights in real or personal property you may have as owner of the land, including all mineral, oil, gas and/or water rights.

(B) Amount Owed, Maturity, Security

If you signed the agreement described in this paragraph, you owe the Bank the maximum principal sum of \$15,000.00 plus interest thereon, and any disbursements made to you or on your behalf by the Bank for the payment of taxes, special assessments or insurance on the real property described below, with interest on such disbursements, pursuant to a Home Equity Loan Agreement or Mini Equity Loan Agreement ("Agreement") dated November 14, 1998, which is incorporated herein by reference. You must repay the full amount of the loan, including principal and interest, if not sooner due pursuant to the Agreement, no later than November 24, 2008.

Interest on the outstanding principal shall be calculated on a fixed or variable rate as referenced by your Agreement. As security for all amounts due to us under your Agreement, and all extensions, amendments, renewals or modifications of your Agreement (all of the foregoing not to exceed twice the maximum principal sum stated above), you convey, mortgage and warrant to us, subject to liens of record as of the date hereof, the Property located in the _____ of Homewood, Cook, County, Illinois as described below:

BOX 333-CTI

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X Thomas R Michelmore
Borrower: THOMAS R MICHELMORE
X Diane E. Michelmore
Borrower: DIANE E MICHELMORE

Property of Cook County Clerk's Office

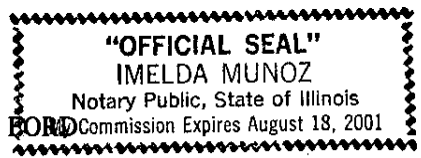
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STATE OF ILLINOIS)
COUNTY OF COOK)

I, Imelda Munoz, a notary public in and for the above county and state, certify that THOMAS R. MICHELMORE AND DIANE E. MICHELMORE, HIS WIFE, NOT AS JOINT TENANTS OR TENANTS IN COMMON BUT AS TENANTS BY THE ENTIRETY

personally known to me to be the same person whose name is (or are) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he/she/they signed and delivered the instrument as his/her/their free and voluntary act for the use and purposes therein set forth.

Subscribed and sworn to before me this 14th day of November, 1998



Drafted by: PAULETTE R. BORDO
Mail Suite 2028
Chicago, IL 60670-2028

X Imelda Munoz
Notary Public, COOK County, Illinois
My Commission Expires: August 18th, 2001

When recorded, return to:
Retail Loan Operations
1 North Dearborn-17th Floor
Mail Suite 0203
Chicago, IL 60670-0203