



Doc#: 1407847089 Fee: \$70.25  
RHSP Fee: \$9.00 RPRF Fee: \$1.00  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 03/19/2014 12:20 PM Pg: 1 of 16

**DURABLE POWER OF ATTORNEY  
FOR PROPERTY AND APPOINTMENT  
OF AGENT AND GUARDIAN FOR THE  
ESTATE OF ROBERTO LIM PE**

I, ROBERTO LIM PE, of the Village of Orland Hills, County of Cook and State of Illinois, being of sound mind and memory do hereby make, publish and declare this to be my Durable Power of Attorney for Property and Appointment of Agent and Guardian For The Estate, hereby revoking any and all Durable Powers of Attorney and Appointments of Agent and Guardian by me heretofore made.

PROPERTY

I. I hereby nominate my beloved wife, GINA S. MODESTO-PE, as attorney-in-fact for my estate, (my "Agent of My Estate") to act for me and in my name (in any way I could act in person). Further, in the event that I am ever adjudicated to be a disabled person, I hereby designate my said Agent of My Estate to then act and/or be appointed by order of court as Guardian of My Estate (said Guardian of My Estate being hereinafter also referred to as "Agent of My Estate"). In the event that my beloved wife, GINA S.

*Robert Lim Pe*

*Agallage*

*[Handwritten signature]*

16

# UNOFFICIAL COPY

MODESTO-PE, (or any designated Successor) shall fail, refuse, or be unable for any reason whatsoever to act or continue to act as Agent (or Successor Agent) of My Estate, I hereby appoint the following persons in the following order of succession to act as Successor Agent of My Estate: first, my dear cousin-in-law, DAVID FLORES, of Memphis, Tennessee; second, my beloved sister, CRISTITA LIM, of Iloilo City, Philippines. Further, in the event that I am ever adjudicated to be a disabled person, I hereby designate my Agent of My Estate to then act and/or be appointed by order of court as Guardian of My Estate (said Guardian of My Estate being hereinafter also referred to as "Agent of My Estate"). Said Agent of My Estate (or any Successor thereto) shall act pursuant to the following powers, as set forth in 755 ILCS 45/3-3, and defined in 755 ILCS 45/3-4, of the Illinois "Statutory Short Form Power of Attorney for Property Law" including any and all amendments thereto:

- A. Real estate transactions;
- B. Financial institution transactions;
- C. Stock and bond transactions;
- D. Tangible personal property transactions;
- E. Safe deposit box transactions;
- F. Insurance and annuity transactions;
- G. Retirement plan transactions;
- H. Social Security, unemployment and military service benefit matters;
- I. Tax matters;
- J. Claims and litigation;

# UNOFFICIAL COPY

*Phubert*

- K. Commodity and option transactions;
- L. Business and legal matters;
- M. Borrowing transactions;
- N. Estate transactions;
- O. Gifts; and
- P. Miscellaneous transactions.

II. Without limiting the generality of the foregoing, my Agent of My Estate will have authority to sign and deliver all documents, negotiate, enter into all agreements and do all other acts reasonably necessary to implement with respect to assets now or hereafter owned by me, the exercise of the following powers:

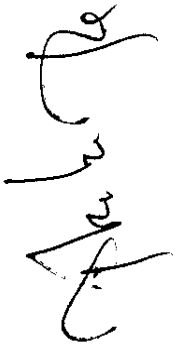
*Agallage*

- A. Real estate transactions. The Agent of My Estate is authorized to: buy, sell, exchange, convey, transfer, mortgage, rent, lease, and dispose of real estate (which term includes, without limitation, real estate subject to a land trust and all beneficial interest in and powers of direction under any land trust); make any gifts; make any transfers, assignments, or other conveyances of any or all right, title and interest in and to any real property to any trust which has been theretofore established, to be held, administered and distributed by the Trustee of any such trust as a part of the trust property of such trust; collect all rent, sale proceeds and earnings from real estate; convey assign and accept title to real estate, grant easements, create conditions and release rights of homestead with respect to real estate; create land trusts and exercise all powers under land trusts; hold, possess, maintain, repair, improve, make alterations and demolitions to, raze, subdivide, manage (without obligation to preserve the same in the condition in which it was received or taken over), operate and insure real estate; pay, contest, protest and compromise real estate taxes and assessments; acknowledge and deliver any and all contracts, deeds, bills of sale, notes, mortgages, trust deeds, and other documents required or convenient to be done in and about the premises; and, in general, exercise all powers with respect to real estate which the principal could exercise if present and under no disability. The foregoing powers shall specifically

*[Handwritten signature]*

# UNOFFICIAL COPY

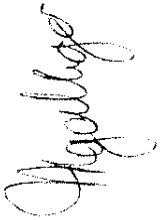
include, but not be limited to obtaining and/or extending a Line of Credit, secured by real estate commonly known as 16353 Boardwalk Terrace, Orland Hills, Cook County, Illinois 60487.



B. Financial institution transactions. The Agent of My Estate is authorized to: open, close, continue and control all accounts and deposits in any type of financial institution (which term includes, without limitation, banks, trust companies, savings and building and loan associations, credit unions and brokerage firms); deposit in and withdraw from and write checks on any financial institution account or deposit in the principal's name (whether in the principal's name individually or jointly with another party or parties); sign any checks payable to the principal; exercise all powers over a "Totten Trust", "Payable on Death Account", or comparable trust account arrangement where the terms of such trust are contained entirely on the financial institution's signature card; and, in general, exercise all powers with respect to financial institution transactions which the principal could exercise if present and under no disability.

Property of Cook County

C. Stock and bond transactions. The Agent of My Estate is authorized to: buy, sell, invest in, dispose of, assign, pledge, transfer and negotiate any and all types of securities (which term includes, without limitation, stocks, bonds, bills, notes, mutual funds and all other types of investment securities and financial instruments); collect, hold and safekeep all dividends, interest, earnings, proceeds of sale, distributions, shares, certificates and other evidences of ownership paid or distributed with respect to securities; execute transfers or assignments as shall be necessary or convenient in order to effect the sale, disposition, assignment, transfer and negotiation thereof; exercise all voting rights with respect to securities of any and all corporations which the principal owns in person or by proxy or by power of attorney in connection with such shares of stock or any of them as the principal's Agent may deem wise and proper; enter into any reorganization agreements, liquidation and/or dissolution agreements and deposit agreements of any kind, nature, or description with reference to any such stocks or to any other securities; enter into voting trusts and consent to limitations on the right to vote; and, in general, exercise all powers with respect to securities which the principal could exercise if present and under no disability.



D. Tangible personal property transactions. The Agent of My Estate is authorized to: buy, sell, exchange, transfer, mortgage, or create

# UNOFFICIAL COPY

a security interest in, lease, and dispose of personal property; collect, possess and take title to all tangible personal property; move, store, ship, restore, maintain, repair, improve, manage, preserve, insure and safekeep tangible personal property; make any gifts; make any transfers, assignments, or other conveyances of any or all right, title and interest in and to any personal property to any trust which has been theretofore established, to be held, administered and distributed by the Trustee of any such trust as a part of the trust property of such trust; collect all rent, sale proceeds and earnings from personal property; convey, assign and accept title to personal property; pay, contest, protest and compromise personal property taxes and assessments; acknowledge and deliver any and all contracts, bills of sale, notes, mortgages and other security interest documents required or convenient to be done in and about the personal property; and, in general, exercise all powers with respect to tangible personal property which the principal could exercise if present and under no disability.

- E. Safe deposit box transactions. The Agent of My Estate is authorized to: gain access to, open and remove the contents of all safe deposit boxes; sign, renew, release, or terminate any safe deposit contract; drill or surrender any safe deposit box; and, in general, exercise all powers with respect to safe deposit matters which the principal could exercise if present and under no disability.
- F. Insurance and annuity transactions. The Agent of My Estate is authorized to: procure, acquire, continue, renew, terminate, borrow against, exercise options, select and change payment options, or otherwise deal with any type of insurance or annuity contract (which terms include, without limitation, life, accident, health, disability, automobile casualty, property, or liability insurance); pay premiums or assessments on or surrender and collect all distributions, proceeds or benefits payable under, any insurance or annuity contract; and, in general, exercise all powers with respect to insurance and annuity contracts which the principal could exercise if present and under no disability.
- G. Retirement plan transactions. The Agent of My Estate is authorized to: contribute to, withdraw from and deposit funds in any type of retirement plan (which term includes, without limitation, any tax qualified or nonqualified pension, profit sharing, stock bonus, employee savings and other retirement plan, individual retirement account, deferred compensation plan and any other type of em-

# UNOFFICIAL COPY

*Spina*

ployee benefit plan); select and change payment options for the principal under any retirement plan; make rollover contributions from any retirement plan to other retirement plans or individual retirement accounts; exercise all investment powers available under any type of self-directed retirement plan; and, in general, exercise all powers with respect to retirement plans and retirement plan account balances which the principal could exercise if present and under no disability.

Property of [unclear]

H. Social Security, unemployment and military service benefits. The Agent of My Estate is authorized to: prepare, sign and file any claim or application for Social Security, unemployment, or military service benefits; sue for, settle, or abandon any claims to any benefit or assistance under any federal, state, local, or foreign statute or regulation; control, deposit to any account, collect, receipt for, and take title to and hold all benefits under any Social Security, unemployment, military service, or other state, federal, local, or foreign statute or regulation; and, in general, exercise all powers with respect to Social Security, unemployment, military service and governmental benefits, which the principal could exercise if present and under no disability.

*Algalaga*

I. Tax Matters. The Agent of my Estate is authorized to: sign, verify and file all the principal's federal, state and local income, gift, estate, property and other tax returns or amended returns, including joint returns and declarations of estimated tax; pay all taxes; claim, sue for and receive all tax refunds; examine and copy all the principal's tax returns and records; represent the principal before any federal, state, or local revenue agency or taxing body and sign and deliver all tax powers of attorney on behalf of the principal that may be necessary for such purposes; waive rights and sign all documents on behalf of the principal as may be required to settle, pay and determine all tax liabilities; and in general, exercise all powers with respect to tax matters which the principal could exercise if present and under no disability.

*[Signature]*

J. Claims and litigation. The Agent of My Estate is authorized to: institute, ask, demand, prosecute, defend, abandon, compromise, arbitrate, recover, receive, settle and dispose of any claim in favor of or against the principal from all and every person or persons whomsoever and from all and every source and sources whatsoever all debts and demands and all property of every nature whatsoever, whether real, personal, or mixed, whether legal or equitable, and

# UNOFFICIAL COPY

*Spencer*

wheresoever situated, now or at any time hereafter belonging or owing to the principal or to which the principal is now or may at any time hereafter be or become entitled; give acquittance, discharges, releases and receipts for the same; adjust, compromise, settle and compound any of same; sue, prosecute, defend and implead for same and on behalf of the principal; make, execute and acknowledge and deliver any and all instruments of every nature and kind whatsoever; collect and receipt for any claim or settlement proceeds and waive or release all rights of the principal; employ attorneys and others and enter into contingency agreements and other contracts as may be necessary in connection with litigation; execute in the principal's name and on the principal's behalf and where advisable acknowledge and deliver any and all documents necessary or convenient in the judgment of the principal's attorney in and about any pending litigation in which the principal may be interested or in any litigation instituted or prosecuted on the principal's behalf by the principal's attorney, pursuant to powers hereby given; appear and represent the principal as to all matters covered by this power of attorney, or for any other purpose, including, but not limited to, appearances before the Treasury Department of the United States, the Tax Court of the United States, the United States Claims Court or any other court of the United States or the District of Columbia, or any state, municipal, or foreign court, and any department or official of the United States government or any state, municipal, or foreign government, with full power and authority to such agents and attorneys to do any and all acts convenient or appropriate in connection with such matters, including the specific act described in this instrument, and to substitute attorneys and agents subsequent to the date of such appointment and prior to any revocation thereof, and to delegate or revoke the authority so granted to them; and, in general, exercise all powers with respect to claims and litigation which the principal could exercise if present and under no disability.

Property of *Spencer* Office

*Maguire*

- K. Commodity and option transactions. The Agent of My Estate is authorized to: buy, sell, exchange, assign, convey, transfer, settle and exercise commodities and futures contracts and call and put options on stocks and stocks indices traded on a regulated options exchange and collect and receipt for all proceeds of any such transaction; establish or continue option accounts for the principal with any securities or futures broker; trade in margin accounts; and, in general, exercise all powers with respect to commodities and

*[Signature]*

# UNOFFICIAL COPY

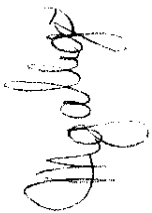
options which the principal could exercise if present and under no disability.



L. Business and legal matters. The Agent of My Estate is authorized to: organize or continue and conduct any business (which term includes, without limitation, any farming, manufacturing, service, mining, retailing, or other type of business operation) in any form, whether as a proprietorship, joint venture, partnership, limited partnership, corporation, trust, or other legal entity; operate, buy, sell, expand, contract, terminate, or liquidate any business; direct, control, supervise, manage, or participate in the operation of any business; and engage, appoint and employ, with or without compensation, any business managers, employees, agents, attorneys, investment counsel, accountants, consultants, servants, or other persons, including their agents and associates, and to dismiss or discharge any one or more of them; and, in general, exercise all powers with respect to business and legal interests and matters which the principal could exercise if present and under no disability.

Property of [unclear] CLERKS OFFICE

M. Borrowing transactions. The Agent of My Estate is authorized to: borrow money; mortgage or pledge any real estate or tangible or intangible personal property as security for such purposes; sign, renew, extend, pay and satisfy any notes or other forms of obligation; and, in general, exercise all powers with respect to secured and unsecured borrowing which the principal could exercise if present and under no disability.



N. Estate transactions. The Agent of My Estate is authorized to: accept, receipt for, exercise, release, reject, renounce, assign, disclaim, demand, sue for, claim and recover any legacy, bequest, devise, gift, or other property interest or payment due or payable to or for the principal; assert any interest in and exercise any power over any trust, estate, or property subject to fiduciary control; establish a new or amend an existing revocable trust (or establish a new irrevocable trust) for the benefit of the principal that terminates at the death of the principal or otherwise and is then distributable to the legal representative of the estate of the principal, the trustee of existing or newly created revocable or irrevocable trust, or any one or more of those persons consisting of my spouse, my descendants, the spouses of my descendants and charities in my Agent's sole discretion and for any reason my Agent determines; and, in general, exercise all powers with respect to estates and trusts which the principal could exercise if present and under no disability, including,





# UNOFFICIAL COPY

*John C. [Signature]*

but not limited to, the power to make, unconditionally or upon such terms and conditions as my Agent shall think fit and to the extent that my Agent thinks I might so do or may have done, such gifts to any one or more of those persons consisting of my spouse, my descendants, the spouses of my descendants and charities in my Agent's sole discretion and for any reason my Agent determines; provided, however, that the Agent may not revoke an existing will or create a new will or a codicil to an existing will.

O. Gifts. The Agent of My Estate is authorized to: make, in addition to and/or in substitution of the gifts referred to in the preceding subparagraph, Annual Exclusion Gifts and Tuition and Medical Exclusion Gifts to any one or more of my descendants and their spouses in such amounts as the agent considers appropriate. "Annual Exclusion Gifts" are gifts that qualify for the federal gift tax "annual exclusion" under Code §2503(b). Annual Exclusion Gifts to each person in any calendar year shall not exceed the maximum allowable amount of such annual exclusion for an unmarried donor or twice that amount if I am married at the time of such gift. "Tuition and Medical Exclusion Gifts" are gifts that qualify for the federal gift tax exclusion under Code §2503(e). The "spouse" of any person means the individual legally married to, and not legally separated from, such person on the date of the gift then in question or on the date of the prior death of such person. References to sections of the "Code" refer to the Internal Revenue Code of 1986, as amended from time to time and include corresponding provisions of subsequent federal tax laws. Notwithstanding anything contained in this subparagraph to the contrary, gifts made pursuant to this subparagraph shall be limited to:

1. i) my spouse; ii) my descendants and their spouses; and/or iii) the descendants of my spouse and their respective spouses; and
2. an amount which, annually, is not in excess of the then applicable gift tax annual exclusion.

P. Miscellaneous transactions. The Agent of My Estate is authorized to: do any and all things which my Agent, in its sole discretion, may deem necessary, advisable, or convenient in and about any of my business, trust, or personal affairs and, generally, perform all matters and things, transact all business and make, execute and acknowledge all contracts, orders, deeds, writings, assurances and

*Ally [Signature]*

*[Signature]*

# UNOFFICIAL COPY

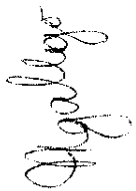


instruments which may be necessary, advisable, or convenient to effectuate any matter or thing appertaining to or affecting my business and property, with the same force and effect and to all intents and purposes as though I were personally present and acting for myself; to pay, as my Agent shall think fit, any debts or interest payable by me or taxes, assessments, and expenses due and payable, or to become due and payable, for my use and benefit, or for the use and benefit of any person to whom I have a legal obligation of support; and substitute and appoint, from time to time, any substitute Agent of My Estate, with the same or limited powers, remove such substitute or substitutes and appoint another or other substitutes. Further, the Agent of My Estate shall have the right by written instrument to delegate any or all of the foregoing powers involving discretionary decision-making to any person or persons whom such Agent of My Estate may select, but such delegation may be amended or revoked by any Agent of My Estate (including any successor) named by me who is acting under this power of attorney at the time of reference.

Property of Cook County Clerk's Office

### GENERAL PROVISIONS

III. This instrument is, and creates, a Durable Power of Attorney for Property and shall not be adversely affected or invalidated by the subsequent disability, incapacity, or incompetency of the principal; the authority of the Agent (or Successor Agent) of My Estate shall commence upon execution of this instrument so as to be effective immediately.



IV. My attorney-in-fact (being the Agent of My Estate) may resign by written notice to the (next) named successor attorney-in-fact. Every successor attorney-in-fact shall have the rights, powers, discretion and duties given to or imposed upon the original (or predecessor) attorney-in-fact. In the case of an Agent of My Estate, a successor attorney-in-fact shall have no duty to inquire into the acts of any predecessor, may accept without examination or review the accounts rendered and the property delivered by or for a predecessor and shall not be liable for any act or omission of any predecessor attorney-in-fact.

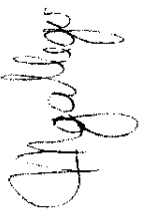


# UNOFFICIAL COPY



V. My attorney-in-fact shall be reimbursed for all reasonable expenses incurred in connection with services rendered by my attorney-in-fact hereunder and may charge reasonable compensation, determined in the sole but reasonable discretion of my attorney-in-fact, for services rendered hereunder.

VI. Any person may, without liability, rely on the written certification of an attorney-in-fact (or his or her successor) that such attorney-in-fact (or successor) has been appointed hereunder and has power to act. No person dealing with my attorney-in-fact shall be under any obligation to see to the application of any money paid to my attorney-in-fact or to inquire into the validity or propriety of any act of my attorney-in-fact or into any of the provisions of this instrument. My attorney-in-fact shall be liable only for willful default and not for errors of judgment and shall have power to bind me or my property without binding my attorney-in-fact personally.



VII. Pursuant to the provisions of Illinois statute, permitting designation of a Standby Guardian of the Estate of an unmarried minor under the circumstances designated in such statute, I declare that I currently reside at 16353 Boardwalk Terrace, Orland Hills, Illinois, and that I am a parent of two (2) Unmarried Minors, namely, my beloved son, JEFFREY RYAN PE and my beloved daughter, CHRISTINE ANNE PE. I hereby designate my beloved wife, GINA S. MODESTO-PE, as Standby Guardian of the Estate of each unmarried child of mine who has not attained his or her majority at the date of filing a petition for the appointment of a Standby Guardian. In the event that my beloved wife, GINA S. MODESTO-PE, (or any designated Successor) shall fail, refuse, or be unable for any reason whatsoever to act or continue to act as Standby (or Successor



# UNOFFICIAL COPY

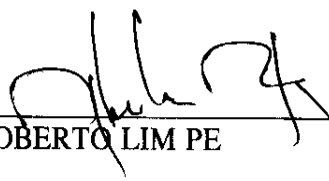
Standby) Guardian of the Estate, I hereby designate the following persons in the following order of succession as Successor Standby Guardian of the Estate: first, my dear friend, JOSIE AURELIO, of Oak Forest, Illinois; second, my dear friend, AMELYN GACGACAO, of Tinley Park, Illinois.

### OFFICIAL BONDS

VIII. It is my desire and wish that such Agent (or Successor Agent) of My Estate or Standby Guardian (or Successor Standby Guardian) of the Estate of any unmarried minor child of mine not be required to furnish any surety or other security on any official bond in connection with duties as Agent (or Successor Agent) of My Estate or Standby Guardian (or Successor Standby Guardian) of the Estate of any unmarried minor child of mine.

IX. I am fully informed as to all the contents of this instrument and understand the full import of this grant of powers hereinabove contained.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this \_\_\_\_\_ day of MAR 13 2014, 2014.

  
\_\_\_\_\_  
ROBERTO LIM PE (SEAL)

The foregoing Durable Power of Attorney and Appointment of Agent and Guardian for the Estate consisting of thirteen (13) pages, the following page included, was on the date thereof subscribed by ROBERTO LIM PE, in the presence of each of us, who thereupon at his request, in his presence and in the presence of each other, and believing him to be of sound and disposing mind and memory and believing him to have voluntarily

*Handwritten signature*

*Handwritten scribble*

# UNOFFICIAL COPY

executed this instrument, have hereunto subscribed our names as attesting witnesses there-  
to.

We know the principal personally and we, and each of us, are at least eighteen (18)  
years of age. We are not related to the principal by blood, marriage, or adoption. We are  
not a health care provider who is serving the principal at this time. To the best of our  
knowledge, we are not entitled to and do not have a claim against the principal's estate.

*Handwritten signature/initials*

*Relia May*  
*Relia May*

ADDRESS

*Sacayan, Bugasong, Antique*

*JHEILA H. BALDOMER*

ADDRESS

*B7 LIO NEW SITE, BRGY. BITO-ON,  
JARD LINDO CITY, PHILIPPINES*

Property of Cook County Clerk's Office

# UNOFFICIAL COPY

*Roberto Lim Pe*

STATE OF ILLINOIS            )  
   )        SS.  
 COUNTY OF \_\_\_\_\_ )  
 REPUBLIC OF THE PHILIPPINES )  
 ILOILO CITY                    ) SC.  
 X-----X

## AFFIDAVIT

### OF ATTESTING WITNESSES

We, the attesting witnesses to the Durable Power of Attorney and Appointment of Agent and Guardian for the Estate by ROBERTO LIM PE, on oath state that each of us was present on the    day of   MAR 13 2014  , 2014, and saw the principal sign in our presence the Durable Power of Attorney and Appointment of Agent and Guardian for the Estate to which this Affidavit is attached; we further state that such instrument was attested by each of us in the presence of the principal and that each of us believed the principal to be of sound and disposing mind and memory at the time of signing.

*Delia*      *Mary*      *Mary*  
 \_\_\_\_\_

*SHEILA H. BALDOMIER*  
 \_\_\_\_\_

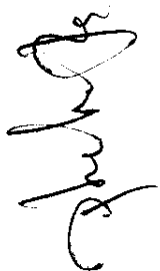
### VERIFICATION OF NOTARY PUBLIC

The undersigned, a notary public in and for the above County and State, certifies that ROBERTO LIM PE, and the attesting witnesses, are known to me to be the same persons whose names are subscribed as principal and attesting witnesses, respectively, to the foregoing instrument, that they appeared before me in person and acknowledge signing

# UNOFFICIAL COPY

and delivering the instrument as the free and voluntary act of the principal and as the free and voluntary act of the witnesses, for the uses and purposes therein set forth. I believe them, and each of them, to be of sound mind and memory at the time of signing.

Given under my hand and notarial seal this      day of MAR 13 2014, 2014.

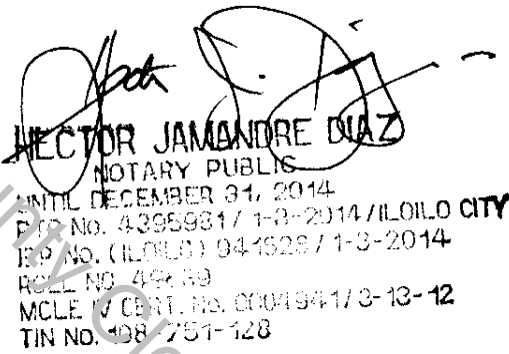


\_\_\_\_\_  
Notary Public

This document was prepared by: Sheldon L. Lebold  
16061 S. 94th Avenue  
Orland Hills, IL 60487

will\peroberto14 propdur.wpd

EXH. NO. 428 ;  
PAGE NO. 07 ;  
BOOK NO. XV ;  
SERIES OF 20 14 .



**HECTOR JAMANDRE DIAZ**  
NOTARY PUBLIC  
UNTIL DECEMBER 31, 2014  
PID No. 43959817 / 1-3-2014 / ILOILO CITY  
EP No. (ILOILO) 041628 / 1-3-2014  
ROLL NO. 49239  
MCLE / CERT. NO. 0001941 / 3-13-12  
TIN NO. 108 751-128

Property of Cook County Clerk's Office



UNOFFICIAL COPY

0030142143

TCU

4891/0391 05 001 Page 1 of 7

2003-01-30 15:18:34

Cook County Recorder 36.00



22019490CUC

141-2401

Loan

73 0012748

[Space Above This Line For Recording Data]

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on JANUARY 9, 2003 GINA S MODESTO-PE AND ROBERTO L PE, WIFE AND HUSBAND

The mortgagor is

("Borrower"). This Security Instrument is given to

MID AMERICA BANK, FSB.

which is organized and existing under the laws of UNITED STATES OF AMERICA, and whose address is 1823 CENTRE POINT CIRCLE, P.O. BOX 3142, NAPERVILLE, ILLINOIS 60566-7142

("Lender"). Borrower owes Lender the principal sum of

TWENTY THOUSAND AND NO/100 Dollars(U.S.\$ 20,000.00 ).

This debt is evidenced by Borrower's note dated 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 JANUARY 13, 2006 This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in COOK County, Illinois:

LOT 81 IN PEPPERWOOD SUBDIVISION PHASE TWO. BEING A SUBDIVISION OF PART OF THE EAST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 22, TOWNSHIP 36 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS ACCORDING TO THE PLAT OF SUBDIVISION RECORDED AS DOCUMENT 97190314.

P.I.N. #: 27-22-314-009-0000 which has the address of 16353 BOARDWALK TERRRACE 70RLAND HILLS [Street] [City]

Illinois 60477 [Zip Code] ("Property Address");

ILLINOIS-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3014 9/90

1041 1/95 page 1 of 7

BOX 333-CTI