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This instrument prepared by: /maitz

PAT KNOWSKI

(name) 4284 S ARCHER

(address) CHI IL 60632

97108853

DEPT-11 RECORDING

T:0012 TRAM 4044 02/18/97 10:19:00

13176 : CG *--97--1118185

COOK COUNTY RECORDER

Recorder's Use

Property of Cook County

OPEN-END MORTGAGE

Account No. 1497003469

THIS OPEN-END MORTGAGE ("Security Instrument") is given on FEB., 13TH, 1997. The mortgagor is JAMES A. YATES AND WIFE DEANNA, TENANTS BY THE ENTIRETY ("Borrower").
(Indicate marital status)

This Security Instrument is given to American General Finance, Inc., which is organized and existing under the laws of Delaware, and whose address is 4284 S. ARCHER AVE CHICAGO 60632 Illinois ("Lender"). Borrower may incur indebtedness to Lender in amounts fluctuating from time to time up to the principal sum of FOUR THOUSAND NINE HUNDRED FORTY SIX DOLLARS & .00/1.00 (U.S.\$ 4946.00), which amount constitutes the maximum amount of unpaid loan indebtedness, exclusive of interest, thereon, which is secured under this Security Instrument. This debt is evidenced by Borrower's Revolving Line of Credit Agreement and Disclosure Statement 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 as provided in the Note. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note; and (d) the unpaid balances of loan advances made after this Security Instrument is delivered to the recorder for record. For this purpose, Borrower does hereby mortgage, warrant, grant and convey to Lender with mortgage covenants, to secure the payment of the foregoing indebtedness of Borrower from time to time, the following described property located in COOK County, Illinois:

LOT 31 IN BLOCK 3 IN 3RD ADDITION TO CLEARING BEING A SUBDIVISION OF THE SOUTH EAST 1/4 OF THE SOUTH EAST 1/4 OF SECTION 17, TOWNSHIP 38 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS
PIN#19-17-421-010-0000
6129 S MASSASOIT
CHICAGO, IL., 60638

Prior Instrument Reference: Volume _____, Page _____

BOX 333-CTI

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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and expressly releases and waives Borrower's right of homestead in the Property. By signing below, _____, the spouse of Borrower, has also executed this instrument solely for the purpose of mortgaging and releasing (and does hereby so release and mortgage) all of such spouse's rights of homestead in the property.

Witnesses:

Servando Andrade
(print or type name below line) **SERVANDO ANDRADE**

James A. Yates (Seal)
Borrower **JAMES A. YATES**

(print or type name below line)

Deanna Yates (Seal)
Borrower **DEANNA YATES**

STATE OF ILLINOIS, COUNTY OF COOK ss:

I, BILL KUDRNA, a Notary Public in and for said County and State, do hereby certify that JAMES A. YATES AND WIFE DEANNA, TENANTS BY THE ENTIRETY
(If acknowledged by wife, as well as husband, add "his wife" after wife's name)

personally known to me to be the same person S whose name S subscribed to the foregoing instrument, appeared before me this 13TH day of FEBRUARY, 1997, in person, and acknowledged that The Y signed and delivered the said instrument as THEIR free and voluntary act for the uses and purposes therein set forth.
(his/their)

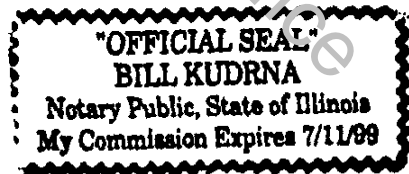
Given under my hand and official seal this 13TH day of FEBRUARY, A.D. 1997.

(SEAL)

My Commission expires:

JULY 11, 1999.

Bill Kudrna
Notary Public



97108853