

FIN 517
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This instrument was prepared by

SCHAUMBURG LEO AMERUS BANK OFFICE, 1827 WALDEN OFFICE SQUARE, SCHAUMBURG, IL 60173, 847-39
(Name and Address)

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on September 8, 1997. The mortgagor is CHET D. RATKE AND LYNN M. RATKE (HUSBAND AND WIFE)

("Borrower"). This Security Instrument is given to Amerus Bank
LOAN NUMBER 33605770.6, which is organized and existing under the laws of Iowa and whose address is 611 Fifth Avenue, Des Moines, IA 50309

("Lender"). Borrower owes Lender the principal sum of fourteen thousand five hundred and 00/100 Dollars (U.S. \$ 14500.00). 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 September 12, 2017.

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:

PARCEL 1: THE WEST 21.00 FEET OF THE EAST 105.34 FEET OF AREA NUMBER 5, IN LOT 12 OF PALOS RIVIERA UNIT 5, BEING A SUBDIVISION OF PART OF THE NORTHWEST 1/4 OF SECTION 23, TOWNSHIP 37 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.
PARCEL 2: EASEMENT TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN THE PLAT OF PALOS RIVIERA UNIT NUMBER 5, RECORDED MARCH 6, 1973 AS DOCUMENT NUMBER 22240901 FOR INGRESS AND EGRESS, COOK COUNTY, ILLINOIS

OCT 10 '97

23-23-111-106

which has the address of 34 COUR VERSAILLE (Street)

Illinois 60465 ("Property Address"); (Zip Code)

and financial payments or to paragraph 2, or if not paid in full by the Borrower, this Security Instrument unless in a trust acceptable to the lender in legal proceedings, and secures from the holder of

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State of Illinois

DEED OF RECONVEYANCE

WHEREAS, the undersigned is the present Trustee of record under the following described Deed of Trust:

Trustor: CHET D. RATKE AND LYNN M. RATKE HUSBAND AND WIFE
 Beneficiary: AMERUS BANK
 Dated: SEPTEMBER 8, 1997
 Date Recorded: SEPTEMBER 18, 1997
 Book:
 Page:
 Document/Instrument #: 97690453
 Property Address: 34 COUR VERSAILLE, PALOS HILLS, IL 60465
 Tax #: 23-23-111-106
 County: COOK
 State: ILLINOIS

See Exhibit "A" Attached Hereto And By this Reference Made A Part Hereof.

IN WITNESS WHEREOF, Julie Lovoi, Vice President of FIRSTPLUS FINANCIAL INC., the officer duly authorized, has duly executed the foregoing instrument on the JANUARY 28, 1998.

FIRSTPLUS FINANCIAL INC.,

By: Julie Lovoi, Vice President

State of Texas
County of Dallas

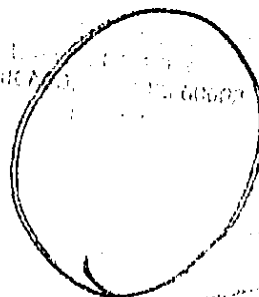
On JANUARY 28, 1998, before me Julie Lovoi, the Vice President of FIRSTPLUS FINANCIAL INC., personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is inscribed to the foregoing instrument and acknowledged to me that he executed the same in his authorized capacity and that by his signature on the instrument the persons, or the entity upon behalf of which the persons acted, executed the instrument.

Witness my hand and official seal.



Signature

Loretta L. Arnold
 Notary Public



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