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**RECORDATION REQUESTED BY:** 

First American Bank 201 S. State Street P.O. Box 307 Hampshire, IL 60140 99484502

5149/0222 04 001 Page 1 of 5 1999-05-19 13:01:28

Cook County Recorder 29.00

## WHEN RECORDED MAIL TO:

First American Bank 201 S. State Street P.O. Box 307 Hampshire, IL 60140

**SEND TAX NOTICES TO:** 

KEVIN COFFMAN and JAN R. COFFMAN 2505 SARAH

FRANKLIN PARK, IL 60131

FOR RECORDER'S USE ONLY

H99024258

This Mortgage prepared by:

First American Bank 80 Stratford Drive

Sioomingdale, IL 60108-2219

## MORTGAGE

THIS MORTGAGE IS DATED MAY 13, 1599, between KEVIN COFFMAN and JAN R. COFFMAN, F/K/A JAN R. SMITH, HIS WIFE, whose address is 2515 SARAH, FRANKLIN PARK, IL 60131 (referred to below as "Grantor"); and First American Bank, whose address is 201 S. State Street, P.O. Box 307, Hampshire, IL 60140 (referred to below as "Lender").

GRANT OF MORTGAGE. For valuable consideration, Grantor mortgages, warrants, and conveys to Lender all of Grantor's right, title, and interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights, watercourses and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters, located in COOK County, State of Illinois (the "Real Property"):

LOT 13 IN BLOCK 2 IN UNIT TWO WESTBROOK PARK ESTATES BEING A SUBDIVISION IN THE EAST 1526 FEET OF THE SOUTH HALF OF THE SOUTH WEST QUARTER OF SECTION 28 TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COCK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 2505 SARAH, FRANKUN PARK, IL 60131. The Real Property tax identification number is 12–28–305–020–0000.

Grantor presently assigns to Lender all of Grantor's right, title, and interest in and to all leasts of the Property and all Rents from the Property. In addition, Grantor grants to Lender a Uniform Commercial Croto security interest in the Personal Property and Rents.

**DEFINITIONS.** The following words shall have the following meanings when used in this Mortgage. Terms not otherwise defined in this Mortgage shall have the meanings attributed to such terms in the Uniform Commercial Code. All references to dollar amounts shall mean amounts in lawful money of the United States of America.

Credit Agreement. The words "Credit Agreement" mean the revolving line of credit agreement dated May 13, 1999, between Lender and Grantor with a credit limit of \$79,000.00, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the Credit Agreement. The maturity date of this Mortgage is June 1, 2004. The interest rate under the Credit Agreement is a variable

BOX 333-CTI