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1999-07-15 12:06:52  
Cook County Recorder 27.00

The First National Bank  
Of Chicago

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

Loan Number: 1110207162963

This Mortgage is made on June 24, 1999, between the Mortgagor(s)  
RICHARD J ELLWANGER AND DONNA J ELLWANGER, HIS WIFE

whose address is 8238 N OCONTO AVE NILES, IL 607142621 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 aggregate amounts of all loans and disbursements made by the Bank to you pursuant to a Home Equity Line Agreement or Mini Equity Line Agreement ("Agreement") dated June 24, 1999, which is incorporated herein by reference up to a maximum principal sum of \$20,000.00, 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.

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, including all future advances made within 20 years from the date hereof, all of which future advances shall have the same priority as the original loan, 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 Niles, Cook County, Illinois as described below:

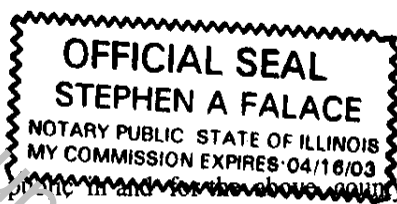
BOX 333-CTI

X Donna J Ellwanger  
 Borrower: DONNA J ELLWANGER

X Richard J Ellwanger  
 Borrower: RICHARD J ELLWANGER

Property of Cook County Clerk's Office

STATE OF ILLINOIS )  
 COUNTY OF Cook )



I, Stephen A. Falace, a notary public in and for the above county and state, certify that RICHARD J ELLWANGER AND DONNA J ELLWANGER, HIS WIFE

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 25<sup>th</sup> day of June 1999

X Stephen A. Falace  
 Notary Public, Cook County, Illinois

Drafted by:  
 STEPHANIE WIDUCH  
 Mail Suite 2028  
 Chicago, IL 60670-2028

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