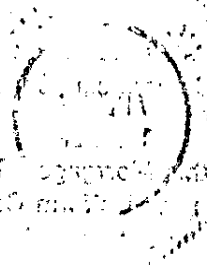




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I CERTIFY THIS TO BE A TRUE &  
EXACT COPY OF THE ORIGINAL  
By \_\_\_\_\_

WHEN RECORDED MAIL TO:

GUARANTY HOME EQUITY  
DOCUMENTATION CONTROL  
DEPARTMENT  
P.O. BOX 23929  
MILWAUKEE, WI 53223-0929

FOR RECORDER'S USE ONLY

This Mortgage prepared by: FRANK JEFFERSON, FOR GUARANTY BANK  
4000 W. Brown Deer Road  
Milwaukee, WI 53209

## MORTGAGE

THIS MORTGAGE IS DATED MARCH 1, 1999, between EDWARD N PIETRUCHA and JUDITH M PIETRUCHA, HIS WIFE IN JOINT TENANCY, whose address is 802 WINFAL DRIVE, SCHAUMBURG, IL 60173 (referred to below as "Grantor"); and GUARANTY HOME EQUITY, whose address is 1100 Jorie Blvd Suite 355, Oakbrook, IL 60521 (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 1 IN BLOCK 3 IN ESSEX CLUB SUBDIVISION UNIT 1, BEING A SUBDIVISION OF PART OF THE NORTHEAST 1/4 OF SECTION 23, TOWNSHIP 41 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 802 WINFAL DRIVE, SCHAUMBURG, IL 60173. The Real Property tax identification number is 07-23-211-001.

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

**Existing Indebtedness.** The words "Existing Indebtedness" mean the indebtedness described below in the Existing Indebtedness section of this Mortgage.

**Grantor.** The word "Grantor" means EDWARD N PIETRUCHA and JUDITH M PIETRUCHA. The Grantor is