



This document was prepared by:
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American Family Financial Services, Inc.
475 N. Martingale Rd. #660
Schaumburg, IL 60173-2224

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MAIL TO: [Handwritten mark]

State of Illinois

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MORTGAGE
(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Mortgage (Security Instrument) is September 24, 1999 and the parties, their addresses and tax identification numbers, if required, are as follows:

MORTGAGOR: William Kappel and Denise Kappel
husband and wife
2301 W. 107th Place
Beverly, IL 60643

LENDER: American Family Financial Services, Inc.
475 N. Martingale Rd. #660
Schaumburg, IL 60173-2224

2. **CONVEYANCE.** For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Mortgagor's performance under this Security Instrument, Mortgagor grants, bargains, sells, conveys, mortgages and warrants to Lender the following described property: Lot 41 in the Resubdivision of Block "S" of the Resubdivision of the Blue Island Land and Building Company, of certain Lots and Blocks in Morgan Park, Washington Heights, in Section 18, Township 37 North, Range 14 East of the Third Principal Meridian, in Cook County, Illinois.

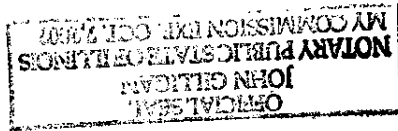
PIN: 25-18-304-016

The property is located in Cook at
(County)
2301 W. 107th Place Beverly Illinois 60643
(Address) (City) (ZIP Code)

Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above (all referred to as "Property").

3. **SECURED DEBT AND FUTURE ADVANCES.** The term "Secured Debt" is defined as follows:
A. Debt incurred under the terms of all promissory note(s), contract(s), guaranty(s) or other evidence of debt described below and all their extensions, renewals, modifications or substitutions. (When referencing the debts below it is suggested that you include items such as borrowers' names, note amounts, interest rates, maturity dates, etc.)
This mortgage is made by William Kappel and Denise Kappel, husband and wife, to secure an indebtedness in the amount of \$79,473.50.

REI TITLE SERVICES # 736098



(Notary Public)

(Seal)

My commission expires:

(Individual)

This instrument was acknowledged before me this 24th day of September, 1999, by William Kappel and Denise Kappel

ACKNOWLEDGMENT:

STATE OF _____ COUNTY OF _____ ss. William Kappel (Signature) 9/24/1999 (Date) Denise Kappel (Signature) 9/24/1999 (Date)

SIGNATURES: By signing below, Mortgagor agrees to the terms and covenants contained in this Security Instrument and in any attachments. Mortgagor also acknowledges receipt of a copy of this Security Instrument on the date stated on page 1. If checked, refer to the attached Addendum incorporated herein, for additional Mortgagors, their signatures and acknowledgments.

- Line of Credit, The Secured Debt includes a revolving line of credit provision. Although the Secured Debt may be reduced to a zero balance, this Security Instrument will remain in effect until released.
Construction Loan, This Security Instrument secures an obligation incurred for the construction of an improvement on the Property.
Fixture Filing, Mortgagor grants to Lender a security interest in all goods that Mortgagor owns now or in the future and that are or will become fixtures related to the Property. This Security Instrument suffices as a financing statement and any carbon, photographic or other reproduction may be filed of record for purposes of Article 9 of the Uniform Commercial Code.
Riders, The covenants and agreements of each of the riders checked below are incorporated into and supplement and amend the terms of this Security Instrument. [Check all applicable boxes]
Condominium Rider
Planned Unit Development Rider
Other
Additional Terms

24. MAXIMUM OBLIGATION LIMIT. The total principal amount secured by this Security Instrument at any one time shall not exceed \$ 79,473.50. This limitation of amount does not include interest, attorneys fees, and other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.
25. OTHER TERMS. If checked, the following are applicable to this Security Instrument: