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1999-02-16 11:19:18  
Cook County Recorder 23.00

REAL ESTATE MORTGAGE

\$ 163,577.27 Principal Amount of Loan

The Mortgagors, JACK A. LUMSDEN & LINDA LUMSDEN, mortgage and warrant to Norwest Financial Illinois, Inc., Mortgagee, the following described real estate situated in the County of COOK, State of Illinois, to wit: THE WEST 80 FEET OF THE EAST 130 FEET OF LOT 12 IN BLOCK 5 IN ROBERTSON AND YOUNG'S (SEE 2ND ADDITION TO MORGAN PARK, BEING A SUBDIVISION OF THE SOUTH 100 ACRES (EXCEPT THE NORTH 60 RODS OF THE WEST 40 RODS THEREOF AND EXCEPT THE NORTH 831 FEET OF THAT SAID 100 ACRES LYING EAST OF THE WEST 40 RODS THEREOF) OF THE NORTH EAST QUARTER OF SECTION A) to secure the repayment of a promissory note of even date, payable to Mortgagee in monthly installments, the last payment to fall due on FEBRUARY 9, 2029, and also to secure the repayment of any and all future advances and sums of money which may from time to time hereafter be advanced or loaned to Mortgagors by Mortgagee; provided however, that the principal amount of the outstanding indebtedness owing to Mortgagee by Mortgagors at any one time shall not exceed the sum of \$200,000.00.

Mortgagors are hereby releasing and waiving all rights under and by virtue of the homestead exemption laws of this state. Mortgagors expressly agree to keep all legal taxes, assessments, and prior liens against said property paid, to keep the buildings and improvements thereon in good repair, to commit no waste thereon, and to keep the buildings and improvements thereon insured for the benefit of the Mortgagee as its interest may appear; and upon failure of Mortgagors to do so, Mortgagee may pay such taxes, assessments, and prior liens, and cause said property to be repaired, and cause said property to be insured, and the amount so paid shall become a part of the indebtedness secured by this mortgage as permitted by law. Mortgagors also agree not to sell, convey or otherwise transfer the mortgaged property or any portion thereof without Mortgagee's prior written consent and any such sale, conveyance or transfer without Mortgagee's prior written consent shall constitute a default under the terms hereof. A default hereunder or under the terms of the above described note, at Mortgagee's option, without notice or demand, shall render the entire unpaid balance of said note at once due and payable (including any unpaid interest). The obligation secured by this mortgage has a demand (call option) feature.

Dated this 4TH day of FEBRUARY, 1999.

*Jack A. Lumsden* (SEAL)  
JACK A. LUMSDEN  
STATE OF ILLINOIS, COUNTY OF COOK ) ss

*Linda L. Lumsden* (SEAL)  
LINDA L. LUMSDEN

The foregoing instrument was acknowledged before me this 4TH day of FEBRUARY, 1999, by NORWEST FINANCIAL OF ILLINOIS.

My Commission expires



*Barbara J Spadoni*  
Notary Public

I hereby acknowledge that all parties obligated on the loan secured by this mortgage have received written notice of the right to rescind the loan.

(Borrower's Signature)

This instrument was prepared by NORWEST FINANCIAL OF ILLINOIS 9632 S. ROBERTS ROAD, HICKORY HILLS, IL, 60457  
Name Address

BOX 333-CTI



Norwest Financial Illinois, Inc.  
Hickory-Palos Square  
9632 South Roberts Road  
Hickory Hills, Illinois 60457  
708/430-1645

February 4, 1999

ADDENDUM A

23, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL  
MERIDIAN.) IN COOK COUNTY, ILLINOIS.

PIN NO.: 24-23-215-036-0000

PIA: 3337 W. 114<sup>th</sup> St.  
Chgo IL

Property of Cook County Clerk's Office