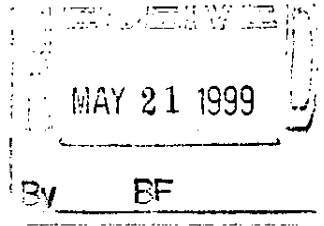


24710-2

After Recording Return To:  
Prepared By:  
Key Mortgage Services, Inc.  
1700 Higgins Road, Suite 410  
Des Plaines, IL 60018



9969/0140 30 001 Page 1 of 6  
1999-03-03 13:55:42  
Cook County Recorder



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② ST5007K5 / 99028336

[Space Above This Line For Recording Date]

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on March 1, 1999.

The mortgagor is Conny Gustafsson and Clare Gustafsson-Hobby, husband and wife ("Borrower"). This Security Instrument is given to Key Mortgage Services, Inc., which is organized and existing under the laws of Illinois, and whose address is 1700 Higgins Road, Suite 410, Des Plaines, IL 60018 ("Lender"). Borrower owes Lender the principal sum of Three Hundred Ninety Seven Thousand One Hundred and no/100 Dollars (U.S. \$397,100.00).

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on March 1, 2029. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in Cook County, Illinois:

LOT 12 AND THE EAST 15 FEET OF LOT 13 IN BLOCK 3 IN SUBDIVISION OF BLOCKS 3 AND 2 OF ROST AND GRANT'S SUBDIVISION BEING A SUBDIVISION OF THE NORTH 1,266 FEET OF THE EAST 1/2 OF LOT 19 IN GEORGE SMITH'S SUBDIVISION OF THE SOUTH SECTION (EXCEPT THE NORTH 240 ACRES) IN QUILMETTE RESERVATION IN TOWNSHIP 42, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS  
P.I.N.:05-35-318-004-0000

which has the address of 1313 Chancellor, Evanston, Illinois 60201 ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.