



FIRSTAR BANK U.S.A., N.A.
1529 WHITE OAK DRIVE
WAUKEGAN, IL 60085
920-426-7538 (Lender)

HOME EQUITY LINE MORTGAGE

GRANTOR		BORROWER	
MICHAEL F HANKEY SUSAN R HANKEY		MICHAEL F HANKEY SUSAN R HANKEY	
ADDRESS		ADDRESS	
1305 N HICKORY AVE ARLINGTON HTS, IL 60004-4933		1305 N HICKORY AVE ARLINGTON HTS, IL 60004-4933	
TELEPHONE NO.	IDENTIFICATION NO.	TELEPHONE NO.	IDENTIFICATION NO.
847-590-5673		847-590-5673	

1. GRANT. For good and valuable consideration, Grantor hereby mortgages and warrants to Lender identified above, the real property described in Schedule A which is attached to this Mortgage and incorporated herein together with all future and present improvements and fixtures; privileges, hereditaments, and appurtenances; leases, licenses and other agreements; easements, royalties, leasehold estate, if a leasehold; rents, issues and profits; water, well, ditch, reservoir and mineral rights and stocks, and standing timber and crops pertaining to the real property (cumulatively "Property").

2. OBLIGATIONS. This Mortgage shall secure the payment and performance of all of Borrower and Grantor's present and future, indebtedness, liabilities, obligations and covenants (cumulatively "Obligations") to Lender pursuant to:

(a) this Mortgage and the following promissory notes and other agreements:

INTEREST RATE	PRINCIPAL AMOUNT/ CREDIT LIMIT	FUNDING/ AGREEMENT DATE	MATURITY DATE	CUSTOMER NUMBER	LOAN NUMBER
VARIABLE	\$25,000.00	03/24/99	03/26/04		0406174218

b) all renewals, extensions, amendments, modifications, replacements or substitutions to any of the foregoing;

c) applicable law

3. PURPOSE. This Mortgage and the Obligations described herein are executed and incurred for consumer purposes.

4. FUTURE ADVANCES. This Mortgage secures the repayment of all advances that Lender may extend to Borrower or Grantor under the promissory notes and other agreements evidencing the revolving credit loans described in paragraph 2. The Mortgage secures not only existing indebtedness, but also secures future advances, with interest thereon, whether such advances are obligatory or to be made at the option of Lender to the same extent as if such future advances were made on the date of the execution of this Mortgage, and although there may be no indebtedness outstanding at the time any advance is made. The total amount of indebtedness secured by this Mortgage under the promissory notes and agreements described above may increase or decrease from time to time, but the total of all such indebtedness so secured shall not exceed \$ 25,000.00

Handwritten initials and signatures: MFH, SY, 5/10/99, etc.

State of Illinois)
County of Lake) ss.

State of _____)
County of _____) ss.

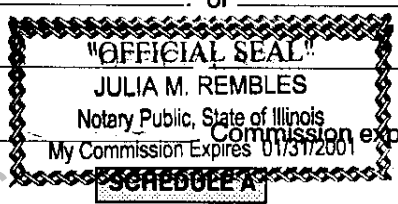
I, Julia M Rembles a notary public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Michael & Susan Hanky personally known to me to be the same person S whose name S subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that He & She signed, sealed and delivered the said instrument as Wes on behalf of the _____ free and voluntary act, for the uses and purposes herein set forth.

The foregoing instrument was acknowledged before me this _____ by _____ as _____ on behalf of the _____

Given under my hand and official seal, this 24th day of March, 1999

Given under my hand and official seal, this _____ day of _____

Julia M Rembles
Notary Public
Commission expires: 1/31/2001



Notary Public

Commission expires: _____

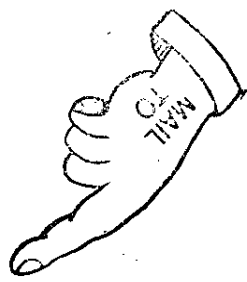
The street address of the Property (if applicable) is: **1305 N HICKORY AVE
ARLINGTON HTS, IL 60004-4933**

Permanent Index No.(s): **03-20-419-003-0000**

The legal description of the Property is:
LOT 18 IN BLOCK 5 IN MINNECI HICKORY MEADOW, A SUBDIVISION OF THE NORTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 20, TOWNSHIP 42 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

SCHEDULE B

Excepting other prior outstanding mortgages of record, if any.



This instrument was prepared by: **J REMBLES**

FIRSTAR BANK

After recording return to ~~LENDER~~ **FIRSTAR BANK U.S.A., N.A., P.O. BOX 3427, OSHKOSH, WI 54903**

MPA
SBH